

論文名稱：知識創造與智慧資本之研究

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—以臺灣地區銀行業為例

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論文提要內容：

過去幾年來的研究中發現，有形資產的重要性式微，並且逐漸轉移到依賴知識與智慧資本之上，知識管理是企業競爭的重要策略，而組織可以創造知識並累積無形的智慧資本。因此，本研究整理出學者對知識創造與智慧資本的定義與衡量指標，並編製問卷對我國銀行進行研究，瞭解我國銀行中知識創造的來源與智慧資本的關係，以及智慧資本中各要素之間的關係，並提出具體建議，以提供我國銀行管理上的參考。

研究結果發現，知識創造對人力資本有顯著的影響，而知識創造的三個來源中，以資訊認知影響最大，其次為團隊連結，自我塑成最小；另外，研究結果亦發現，人力資本對結構資本有顯著的影響；人力資本對顧客資本有顯著的影響；顧客資本對結構資本有顯著的影響。

關鍵字：知識創造(knowledge creation)，人力資本(human capital)，
結構資本(structural capital)，顧客資本(customer capital)

The Study on Knowledge Creation and Intellectual Capital
of Bank Enterprises in Taiwan

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ABSTRACT

Over the past years, the results of the research indicate that the importance of the tangible assets decline, and rely on knowledge and Intellectual capital gradually. Knowledge management is an important tactic for enterprise's competition, and the organization can create knowledge and accumulate intangible intellectual capital. This study used questionnaires to clean out scholars' definition on knowledge creation and intellectual capital of the bank. I try to find out the relationship between knowledge creation and intellectual capital and the relationship among the key elements in the intellectual capital. Finally, I propose the suggestion to offer the bank for managerial reference.

The results of the research indicate that knowledge creation has significant influence on human capital. In three sources of knowledge creation, cognitivists has the greatest influence, secondly is connectivists, and autopoetics has the minimum influence. In addition, the results of the research also indicate that the human capital has significant influence on structural capital and customer capital. The customer capital has significant influence on the structural capital.

Key Words: knowledge creation, human capital, structural capital, customer capital