

The Research on High-Growth Life Insurance Company's Value-Innovation Logic Between International and Local Companies

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ABSTRACT

Conditioned by traditional mode of logic in thinking, the domestic life insurance industry tended to engage in the traditional mode of marketing by launching massive sales force. As people understand their rights as consumers better, coupled with the rapid change in the operation environment of the industry, the competitive strategy of diversification in the life insurance industry of Taiwan emerged. This new way of strategic thinking significantly affects the operation of the industry once and for all. This study is an attempt to apply the new concept of value innovation to analyze the insurance industry, which fairly relies on customer services. Under this framework, insurance company is taken as a service system. With proper case studies, description and analysis of the cases by depicting each step of the value innovation of the insurance company and each interactive activity in flow chart. With such chart, this study will go further to highlight the value innovation of high growth insurance companies, their related strategies and supporting process of the innovation platform. This study indicated that both multinational and domestic insurance companies tend to exhibit value innovation as corporate strategy as long as they are dedicated to innovation and high performance. This study also discovered that insurance companies with good performance are successful in the persisting use of the innovation platform in products, services and deliveries. Value innovation has direct and positive effect on the innovative performance of enterprises.

Keywords : high growth, insurance companies, innovation, value innovation logic, value innovation platform.

Table of Contents

封面內頁 簽名頁 授權書.....	iii	中文摘要.....	v	英文摘要.....	vi
謝.....	vii	目錄.....	viii	圖目錄.....	xiii
表目錄.....	xiv	第一章			
緒論 1.1研究背景與動機.....	1	1.2研究目的.....	2	1.3研究範圍.....	3
1.4研究限制.....	3	第二章 文獻探討			
2.1國內保險業之發展歷程.....	5	2.1.1市場封閉期.....	5	2.1.2開放外商市場衝擊期.....	6
2.1.3全面開放競爭期.....	7	2.1.4迎接WTO 及金融開放自由化新經濟時期.....	7	2.1.5保險市場之開放及影響.....	8
2.1.6小結.....	9	2.2創新.....	10	2.2.1創新的定義.....	10
2.2.2創新的觀點.....	13	2.2.3小結.....	16	2.3價值創新.....	17
2.3.1一般傳統策略邏輯.....	17	2.3.2一般傳統策略邏輯與價值創新邏輯.....	22	2.3.3價值創新邏輯.....	21
2.3.4一般傳統的邏輯與價值創新邏輯.....	22	2.3.5小結.....	26	2.4持續創新與價值創新平台.....	27
2.4.1小結.....	29	2.5創新績效.....	30	2.5.1績效的概念.....	30
2.5.2創新績效暨績效衡量指標.....	31	2.5.3小結.....	36	第三章 研究設計	
3.1個案研究法.....	38	3.2個案選擇.....	42	3.2.1本研究取樣要素.....	43
3.2.2研究對象選取.....	45	3.3信度與效度的控制.....	47	3.4研究流程.....	48
3.5研究架構.....	50	3.6研究假設.....	51	3.7資料蒐集與分析方法.....	51
3.7.1資料蒐集.....	51	3.7.2深度訪談法.....	53	3.7.3分析方法.....	54
3.7.4發展價值創新流程圖.....	57	第四章 個案分析與命題推導			
4.1跨國公司個案：保誠人壽.....	59	4.1.1公司簡介.....	59	4.1.2經營策略.....	60
4.1.3價值創新平台.....	63	4.1.4創新績效.....	65	4.2跨國公司個案：安泰人壽.....	69
4.2.1公司簡介.....	69	4.2.2經營策略.....	70	4.2.3價值創新平台.....	74
4.2.4創新績效.....	76	4.3跨國公司個案：南山人壽.....	80	4.3.1公司簡介.....	80
4.3.2經營策略.....	81	4.3.3價值創新平台.....	83	4.3.4創新績效.....	86
4.4本國公司個案：國泰人壽.....	90	4.4.1公司簡介.....	90	4.4.2經營策略.....	91
4.4.3價值創新平台.....	94	4.4.4創新績效.....	97	4.5本國公司個案：新光人壽.....	101
4.5.1公司簡介.....	101	4.5.2經營策略.....	102	4.5.3價值創新平台.....	104
4.5.4創新績效.....	106	4.6本國公司個案：三商美邦人壽.....	109	4.6.1公司簡介.....	109
4.6.2經營策略.....	110	4.6.3價值創新平台.....	112	4.6.4創新績效.....	114
4.7個案分析對照.....	118	4.7.1跨國公司個案分析對照.....	118	4.7.2本國公司個案分析對照.....	120
4.8命題發展.....	122	4.8.1價值創新邏輯與價值創新平台.....	123	4.8.2價值創新平台的持續運用與創新績效的關係.....	132
第五章 結論與建議		5.1研究結論.....	135	5.2理論與實務涵義.....	137
5.2.1理論涵					

義.....	137	5.2.2實務涵義.....	137	5.3後續研究之建議.....	139	參考文獻 一、中文部
分.....	141	二、英文部分.....	145	附錄 一、問卷(1).....	150	二、問卷(2
).....	151					

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