

The Competitive Strategy of Commercial Bank Transformed from Credit Co-operative based on Dynamic Capability...

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ABSTRACT

Because of the liberalization and the internationalization of the global financial environment, there is a growing fierce competition between financial organizations in Taiwan. In order to help Credit Co-operatives to be more competitive, the government encourage the large ones to change their banking model into a commercial bank. However, those finance industry who don't have ample resource are now putting their emphasis on how to seize the opportunities and how to train the main resource develop their new abilities because of the demands of the large-scale of the financial organizations, the multiplicity of the business, and the strengthening of the organization structures. These demands have become the key that whether an enterprise can keep developing or not. This research is base on the Dynamic Capability of Teece, Pisano and Shuen(1997). The research is discussing the issue that how an enterprise can renew its strength to adapt to the fluctuation of the environment and to create an excellent efficiency of management. We are going to present that how Bank C can predict the opportunities and fluctuations in the environment .Bank C then can also make use of the strength of medium – sized and small enterprises and good centralized management to make the organization interconnect fast, learn and reform. In addition to the flexible adjustment, the organization structure itself can also be applied, and then a comprehensively developed process of an organization together with a way of the firm specific assets can be further expanded with Dynamic Capability. Thus Bank C can keep developing and remaining its strength.

Keywords : dynamic capability ; commercial bank ; credit co-operative ; competitive strategy

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