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## 金融控股公司跨組織知識移轉之研究 研究成果報告(精簡版)

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金融控股公司跨組織知識移轉之研究

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## 中文摘要

金融控股公司(以下簡稱金控公司)是一種跨業經營銀行、票券、證券、保險、創業投資以及資產管理等金融業務的控股公司。金控公司涉及不同金融機構的整合，而整合的程度將會影響金控公司及其子公司的經營績效。所有的公司都需要知識移轉，對於金控公司而言則更加重要。主要的原因是在執行多角化策略的過程中，金控公司可能會面臨許多問題。金控公司之成功端賴其子公司之間知識移轉之能力，以及子公司如何有效地應用知識。有效地知識移轉，一方面可以將營運知識應用在處於不同金融產業競爭的子公司；另一方面，將專業知識移轉給所有子公司的員工，可以提升交叉銷售的績效並產生綜效。本研究檢視金控公司子公司之間知識移轉之實務並提出一個知識移轉模式，以了解執行多角化策略的知識移轉，希望有助於有效率與有效能地執行知識移轉，並且提升多角化策略的績效。

關鍵詞：金融控股公司、多角化策略、知識基礎觀點、知識管理、知識移轉

## Abstract

As a holding company, Financial Holding Company (hereafter cited as FHC) is a financial institution engaging in banking, bills, securities, insurance, venture capital, asset management sectors and so on. FHC refers to integration of different financial institutions and the degree of integration will influence FHC's and its subsidiaries' performance. All companies require knowledge transfer, but the case is even more critical for FHC. The main reason for this is that FHC will encounter a number of problems when executing diversification strategy. The success of FHC depends on a firm's capability to transfer knowledge among its subsidiaries, and how its subsidiaries effectively utilize that knowledge. Effective knowledge transfer, on the one hand, can apply operation knowledge to different subsidiaries competing in variant financial industries. On the other hand, transferring expertise to all subsidiaries' employees can improve performance on cross-selling and realize synergy among subsidiaries. This study examined the knowledge transfer between or among subsidiaries of FHC and proposed a knowledge transfer model for conducting diversification strategy. The model of this research will facilitate to execute knowledge transfer effectively and efficiently and improve on the performance of diversification strategy.

Key words: Financial Holding Company, Diversification Strategy, Knowledge-Based View, Knowledge Management, Knowledge Transfer

## 1 INTRODUCTION

Facing the trend of integration and large-scale in the world, Taiwan government drafted and passed the Financial Holding Company Act in 2001. The Act relaxed the limit on cross operation of different financial industries and started a wave of merger and acquisition (M & A). Until now, there are 15 Financial Holding Companies (hereafter cited as FHC) have been established in Taiwan.

As a holding company, FHC is a financial institution engaging in banking, bills, securities, insurance, venture capital, asset management sectors and so on. People increasingly want a one-stop shop for banking, billing, security, and insurance. Thus FHC are deploying their huge cash to make acquisitions to support their capability to be that single provider. In the financial service industry, the trend of institutional consolidation has been ongoing.

FHC integrate different financial institutions and the degree of integration will influence FHC's and its subsidiaries' performance. The success of FHC depends on a firm's capability to transfer knowledge among its subsidiaries, and how its subsidiaries effectively utilize that knowledge. Effective knowledge transfer, on the one hand, can apply operation knowledge to different subsidiaries competing in variant financial industries. On the other hand, transferring expertise to all employees can improve performance on cross-selling and realize synergy among subsidiaries.

In this research, a case of FHC was reviewed for understanding the practices of knowledge transfer among subsidiaries or branches. This study is organized as follows. First, literatures regarding diversification strategy, knowledge management, and knowledge transfer are reviewed in Section two. The method utilized to investigate practices of knowledge transfer is described in Section three. Reviewing case study in Section four, the knowledge transfer practices are discussed and implication is derived in the Section five. Finally, Section six presents conclusions and management implications for knowledge management.

## 2 LITERATURE REVIEW

All companies require knowledge transfer, but the case is even more critical for FHC. The main reason for this is that FHC will encounter a number of problems when executing diversification strategy. The purpose of this study is to examine the knowledge transfer between or among subsidiaries of FHC and propose a knowledge transfer model for conducting diversification strategy. Thus, from the perspective of knowledge-based view, this study will review literatures on diversification strategy, knowledge management, and knowledge transfer.

### 2.1 Diversification Strategy

Introducing the measures of diversification strategy by Wrigley (1970), Rumelt (1974;1982) modified and presented seven categories of diversification strategy, namely single business, dominant vertical, dominant constrained, dominant linked-unrelated, related constrained, related linked, and unrelated business. A significant amount of research on diversification strategy has shown that the related diversification enables organizations to exploit economies of scope (Markides and Williamson, 1996; Porter, 1987; Teece, 1982). Related diversifiers benefit from accumulating strategic assets and generating new ones more quickly and at lower cost than rivals who are diversified across unrelated business (Markides and Williamson, 1994).

Hill *et al.* (1992) argued that different diversification strategies are tied with different economic benefits. Related diversification can realize economies of scope, while unrelated diversification can realize governance economies. If a diversified firm wants to achieve high performance, it must get appropriate fit between its strategy, organizational structure and control systems. Adopting cooperative organizational arrangements, firms can pursue related diversification to realize benefits from economies of scope. On the other hand, firms pursuing unrelated diversification to realize benefits from efficient internal governance need to adopt

competitive organizational arrangement.

Fang *et al.* (2007) investigated the relationship between international diversification, organizational knowledge resources, and subsidiary performance. They argued that the success of international corporate diversification bases on a firm's capability of transferring knowledge to its subsidiaries, and whether its local subsidiaries utilize that knowledge effectively. Valuable, but not rare, knowledge positively affects subsidiary performance in the short term, but not in the long term. On the contrary, valuable and rare knowledge affects subsidiary performance in the long term, but not in the short term.

Research examining diversification strategy has been ongoing for four decades, but most are referred to categorical measure (e.g., Montgomery, 1982; Hoskisson *et al.*, 1993) or economic performance (e.g., Christensen and Montgomery, 1981; Markides, 1995) of diversification strategy. There still is no theoretical framework that explains diversification strategy from the perspective of knowledge management.

## **2.2 Knowledge Management**

Penrose (1959) referred to the concept of resource-based view (RBV) of the firm and argued that “a firm is more than an administrative unit; it is also a collection of productive resources the disposal of which between different users and over time is determined by administrative decision. When we regard the function of the private business firm from this point of view, the size of the firm is best gauged by some measure of the productive resources it employs”. The resource-based view argues that firms own resources and resources enable firms to achieve sustained competitive advantage (Barney, 1991; Wernerfelt, 1984; Penrose, 1959). Barney (1991) proposed that four indicators of the potential of firm resources to generate sustained competitive advantage are valuable, rare, imperfectly imitable, and non-substitutable. Resources that are valuable and rare can create competitive advantage. That advantage can be sustained over long-term periods to the extent that the firm is able to compete against resource imitation, mobility, or substitution (Wade and Hulland, 2004; Barney, 1991).

A knowledge-based view (KBV) of the firm builds upon and extends the resource-based view of the firm (Alavi and Leinder, 2001; Grant, 1996). The knowledge-based view of a firm suggests that a firm can be viewed in terms of the knowledge it encompasses (Grant and Baden-Fuller, 2004). This perspective identifies the primary rationale for the firm as the creation and application of knowledge. Performance differences between firms result from the retention of different knowledge and differences in capabilities for developing and deploying knowledge (Bierly and Chakrabarti, 1996). Knowledge-based resources are generally difficult to imitate and socially complex, so these resources may sustain competitive advantage in the long term (Alavi and Leinder, 2001). Knowledge becomes the key resource for firms, and firms must increase the attention they pay to knowledge management (Grant, 1996).

## **2.3 Knowledge Transfer**

Knowledge transfer is one of the main areas of knowledge management. Demonstrating the process of knowledge sharing and transfer, it is necessary to require understanding knowledge markets and the impediments to the internal transfer of knowledge (Davenport and Prusak, 1998; Szulanski, 1996). The main frame of knowledge management is to create an efficient and effective knowledge marketplace within the organization (Davenport and Prusak, 1998; Grover and Davenport, 2001). Knowledge centers can serve as hubs for knowledge diffusion, linking individual searching for knowledge to appropriate persons or knowledge repositories (Skyrme, 2000).

Davenport and Prusak (1998) posited that knowledge transfer involves two actions: transmission (sending knowledge to a potential recipient) and absorption by the recipient. Hendriks (1999) submitted a model of knowledge sharing process which comprises two sub-processes. First, knowledge owners perform 'externalization' sub-process. Second, the 'internalization' sub-process is performed by those seeking knowledge that is knowledge

reconstructions. Szuslanski (1996) proposed that the practice transfer process comprises four stages: initiation, implementation, ramp-up, and integration.

Garvin (1993) listed various mechanisms for stimulating knowledge transfer: reports (including written, oral, and visual), site visits and tours, personnel rotation, education and training courses, and standardization programs. 'Communities of Practice (CoP)' is an excellent knowledge sharing mechanism. The organic, spontaneous, and informal character of Communities of Practice enables them to easily solve problems, transfer best practice, develop employee skills, and retain talent (Wenger and Snyder, 2000). CoP is virtually connected with periodic face-to-face meetings. These networks transcend organizational boundaries and facilitate knowledge dissemination.

### **3 RESEARCH DESIGN**

This research aimed at exploring the knowledge transfer practices of FHC, and case study method was adopted. In general, case study research can be divided into two main types: telling story and creating construct (Dyer and Wilkins, 1991; Eisenhardt, 1989). In this investigation, the latter type of case study method was adopted to develop construct on diversification strategy. Yin (1994) proposed that there are six sources of evidence: documentation, archival records, interviews, direct observations, participant-observation, and physical artifacts. Multiple sources of evidence improve the construct validity of case study. In this study, documentation, interviews, direct observations, and physical artifacts were used to collect evidences.

For knowledge transfer within FHC, this study selected Mega Financial Holding Company (MFHC) as research objectives. MFHC is a company with eight subsidiaries crossing banking, bill financial, securities, and insurance. It is a special case, different from some other FHC organized by existing company of a financial group, established by some companies with little relationship. This study collected secondary data from newspaper, magazine and other articles appearing in the mass media to review the operations of the MFHC since 2007. Primary data were collected through company documents, semi-structured interviews, direct observation, and physical artifacts. Interviews with managers and employees were coded. Reviewing the knowledge transfer practices of MFHC, a practical model was derived based on the metaphor of holding company's structure.

### **4 CASE STUDY**

The knowledge transfer practices within FHC can be divided into two categories: formal transfer platform and informal personal interaction. Formal transfer platform include meeting and education. Informal personal interaction is performed through personal relationship.

At the cross-subsidiaries level, formal knowledge transfer happened in Company's meeting and cross-branches meeting and education. In MFHC, every subsidiary's General Manager must attend group meeting every month. This group meeting plays a platform of knowledge transfer among subsidiaries. In northern, central and southern region of MFHC, branches of subsidiaries will hold meeting in rotation every month. For example, when it turns to Kaohsiung branch of CKI, Kaohsiung branch will prepare venue and other things for the southern region meeting. The Company's staffs and every branch manager at south of Chiayi, include bank, bill finance, security etc., will attend the meeting. In the meeting, host will direct the proceeding of meeting and discuss the synergy of cross-sell. It is a semi-formal platform of communication.

Another knowledge transfer among branches of different subsidiaries is non-fixed education. The financial group did not arrange formal training and education systematically. But there are some education course held by branches of subsidiaries. "At first, when ICBC merged into the Company, we have assisted them to pass the license of insurance salesman and arranged series

courses for them. And then, if there is freshman of other Kaohsiung branches in group's subsidiaries want to acquire insurance license, we will dispatch employee to teach expertise of insurance. This kind of education occurs occasionally. Also, if they want us to sell their product, they dispatch lecturer to teach us too." said employee of CKI. But most time the results are not significant. "They did not know how to sell our insurance product. In general, they will pass the case to us, then we will contact customer directly. At most, they visiting customer with us collaboratively. They did not have the expertise of insurance. Maybe property insurance is professional than other financial service. ... In selling other subsidiaries' product, it seems never has anyone to tell us about their product's knowledge."

In cross-selling, the focus is business exchange. In general, the communication merely happened at the person responsible for service the branch communicates with employees of that branch. That is an opportunity to transfer some knowledge. For example, employee of property insurance usually taught other subsidiaries' employees some simple knowledge, such as how to manage claims event simply. As formal claims, it always needs professional claims staff to deal with.

At the subsidiary level, knowledge transfer happened in subsidiary's manager meeting and regular training and education. "There is a business meeting on third Monday every month. Branch managers and manager of headquarters will attend the meeting to discuss business performance and convey corporate policy. Our manager will hold a branch meeting to announce received information the next day. The contents include regulations published by the Financial Supervisory Commission (FSC) and events occurred by other insurance company." said an employee of CKI.

Subsidiary holds regular education courses. These courses have two levels of meanings. First, it is a vertical knowledge transfer among corporation's staff and sub-units. Taking insurance as an example, corporation's staff specializes in underwriting and claims of property insurance. Through these specialized courses, expertise can distribute to every sub-units of the subsidiary. Second, through these education courses, employees at different branches have opportunity to know each other. These build a foundation for future informal communication and knowledge transfer.

In informal communication, it usually depends on individual relationship. Employees always transfer some information between branches on a subsidiary. When some things happen, asking peers in same branch is a fast way. But in some case, asking peers at other branches may be a good way. Besides supporting of peers, person in rival company of the same financial service industry, especial for salesman, is a good source of knowledge. This kind of knowledge transfer mainly depends on social network of individual salesman.

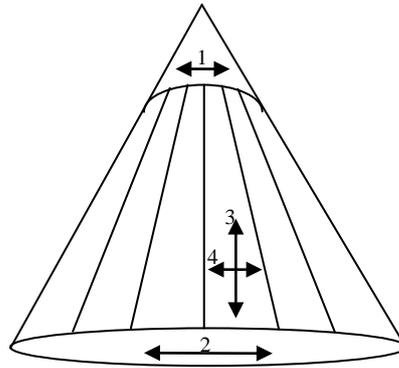
Two banking subsidiaries of MFHC, CTB and ICBC, combined in 2006. Before combination, the banking subsidiaries immigrated some employees to each other. This kind of personnel rotation is also a good way to transfer knowledge between two entities. When a person mixes into a new group, he can learn some things from other ones, as well as teach others what he knows.

## **5. DISCUSSIONS**

From the case of FHC, this study found that there are many mechanisms for the transfer of knowledge. It established a lot of cross-subsidiaries communication platform. No matter among subsidiaries or branches, there are formal platform for knowledge transfer. Maybe these platforms were not established for the purpose of knowledge transfer, they did play an important role in knowledge management. The knowledge transfer practices within FHC can be expressed as a Cone Model (Figure 5-1). The metaphor of cone demonstrates the organization structure of FHC. Top is the mother company of FHC. Stripes represent the subsidiaries and their sub-units. Symbol one denotes the knowledge transfer at the Company level, i.e. cross-subsidiaries knowledge transfer. Symbol two is the cross-branches knowledge transfer. Symbol three and four express knowledge transfer activities, include vertical and horizontal transfer of knowledge, within a

subsidiary.

Number of source units and recipient units will influence the mode of transfer (Lu *et al.*, 2010). In the case of MFHC, the different number of branch in subsidiaries seems to demonstrate different type of transfer. In general, there are many bank branches or life insurance branches in a region, and there is only one bill finance or property insurance branch in the same region. For example, it seems more active for employees of property insurance branch to build relationship with other subsidiaries' employees than employees of bank branches do. The employees of property insurance branch usually play a knowledge source and distributor. On the contrary, the employees of bank branches always passive receive knowledge.



**Figure 5-1 Cone Model of Knowledge Transfer**

Although much financial knowledge can be present as explicit knowledge, it has many tacit ingredients. From the case of MFHC, it can be found that maybe there are many manuals, but its employees of subsidiaries usually use personal interaction and communication, such as classroom teaching, private inquiry. Maybe it is a fast way to asking someone else rather than reading information by itself. Moreover, the absorptive capacity of recipient seem has great influence on the knowledge transfer within FHC.

Community of Practices (CoP) is an important mechanism on knowledge transfer among multiple units. In the case of MFHC, there seems not has CoP within the group. Maybe the meeting of branch managers in different regions can be viewed as specific CoP. But it only has communication among managers. Employees cannot join these communities and discuss with each other. This restricts the opportunity for employees to engage themselves in large scale communication and knowledge transfer.

## **6 CONCLUSION AND FUTURE RESEARCH**

This exploratory study demonstrates a cone model that is fitted with operation of FHC. This cone model demonstrates different methods for knowledge transfer can be used in a diversified company. Deploying diversification strategy, the cone model can reveal knowledge transfer and identify how organizations cope with competition and sustain competitive advantage under severe financial environments. It provides guideline on conducting or developing knowledge management for practitioners and directs the future researches for management scholars.

The dilemma of diversification strategy is that success at both exploring new business and exploiting existing business is difficult because firms generally possess limited resources. Furthermore, different industry has a variety of knowhow and expertise. How to integrate these complicated businesses is a tough challenge. The knowledge management, especial knowledge transfer, can facilitate to overcome difficulties and sustain competitive advantages.

This study contributes to current research on strategy management and knowledge management. The most significant contribution is the cone model for diversification strategy that

had not been proposed before. The cone model is a guideline for executing knowledge transfer within a diversified company. It also represents a useful basis for discussions among management scholars and practitioners. The knowledge transfer practices employed by MFHC may be a special case. However, the practices have significant implications for knowledge management and strategy management.

Finally, this study is subject to a number of limitations. First, this study is based on case study research and further research is needed to generalize the proposed cone model. Second, although this study develops a cone model, further research examining the detail of knowledge transfer within diversified company may be required to conduct.

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#### 計劃成果自評

本研究「金融控股公司跨組織知識移轉之研究」依原計畫目標執行完成，達成原先預期探索金融控股公司跨組織知識移轉活動之目標，以知識管理之觀點針對控股公司子公司間知識移轉之實務進行研究，並獲得具體之研究成果。彙整之Cone Model of Knowledge Transfer，具有管理意涵深具學術價值，對產業界而言亦具有實際之應用價值。本研究結果可將台灣金控產業之實務在國際期刊上發表，綜合而言，本研究應具有學術與實務之雙重價值。