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| 論文中文摘要： | 永續性是當前企業經常提及的價值，銀行業也不例外。銀行如何走向永續發展是一個非常重要的關鍵議題，不僅是為了滿足客戶和股東的期望，也是為了長遠的經營與永續發展。儘管永續績效的重要性並不是什麼新議題，但如何找出能提高永續性的關鍵績效因素仍然是一個值得討論的問題。從2019年底開始，COVID-19的爆發考驗著各行各業的危機管理表現的影響。因此，本研究不僅考慮財務面的指標，尚考慮非財務面指標；本文從以往銀行績效研究中較少使用的非財務面指標，如敏捷性與ESG (Environmental, Social, and Governance)的角度，探討台灣的銀行在充滿未知與不確定性的環境下，如何可提高永續性的關鍵績效。論文的結果發現，敏捷性和ESG是整個評估系統的「因」。獲利能力和風險是整個評估系統因果關係中的「果」，且在評估系統中具有較高的影響力。本文認為，在充滿未知和不確定性的COVID-19疫情下，提高銀行的敏捷性與重視ESG和環境友善方面的議題，將有助於提升銀行應對外部變化的表現，促進銀行的永續發展。通過新觀念與新趨勢MCDM方法以改善評估系統中屬於「因」的要素，進而使改善的影響可以擴散到評估系統中交互影響的其他要素，從而更有效率地提升改善台灣銀行的永續績效。 |
| 論文外文摘要： | Sustainability is a frequently mentioned value for current enterprises, and the banking industry is no exception. How will the banks move toward sustainable development is a very important issue, which is not only to meet the expectations of customers and shareholders, but also for long-term operation and development. Although the importance of sustainable performance is nothing new, how to identify the key performance that improves sustainability is still an issue worth discussing. Starting from the end of 2019, the outbreak of COVID-19 has tested the performance of crisis management and emergency response of all kinds of industries. Therefore, this thesis use not only financial aspects, but also the perspective of agility and ESG (Environmental, Social, and Governance), which are non-financial aspects that has been rarely used in previous bank performance studies, aims to explore the key performance of Taiwan’s banks to improve sustainability in an environment full of unknowns and uncertainties. The results of the thesis found that agility and ESG are the causes of the entire evaluation system. Profitability and risk are effects in the causal relationship of the entire evaluation system, while they have high influence in the evaluation system. This thesis believes that under the COVID-19 pandemic which is full of unknowns and uncertainties, improving the agility of banks and attaching importance to ESG and environmental friendly issues will help enhance banks' performance to respond to external changes and promote the sustainable development of the banking industry. By improving the “cause” factors in the evaluation system, the impact of the improvement can be spread to other factors in the evaluation system, and the sustainable performance of the banks in Taiwan can be more efficiently improved. |
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