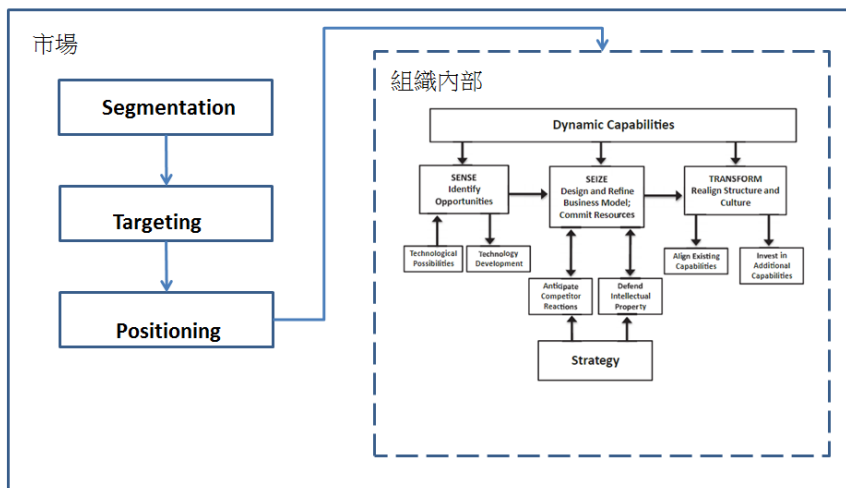




Review: Difference among ideas, proposition, axiom, hypothesis, construct, theory, concept, and variable ⁴⁻¹



Review: Research Questions

4-2

1. 扎根理論不對研究者自己事先設定的假設進行邏輯推演，而是從資料入手進行歸納分析。所以我的疑惑是：那我是否應該將步驟設為
2. 步驟：找資料→分類→歸納出理論架構？
3. 整個論文的架構，我比較偏向不由內往外，而是以由外往內的方式去分析在位者商業銀行該如何面對 **FINTECH** 衝擊。因此我想修改 **STP** 搭配動態理論模型來做為架構，虛線表示為組織與外在市場的互動，但最外框這個市場面就沒有兼顧到政府 (**REGTECH**) 部分。不知道這兩個理論這樣搭配是否合適??

4-3

Review: Grounded Theory

- 質化研究「資料」的概念叫作 evidence 或 fact，量化研究就是一般所謂的 database, data set, big data 等 numerical data
- (Empirical) evidence 和 fact 來自公司的個案或者產業分析，可以包括企業成功或失敗的原因，公司歷史，企業進化，市場4Ps策略，競爭優勢的形成，甚至take-away (from literature review)等，非常的多樣性，因此才叫做質化。
- Evidence和fact 會牽涉到一些主觀(subjective)的判斷，批判，邏輯辯論，歸納，演繹的思維等等，這一切就是紮根理論的素材。所謂的「紮根」理論，就是利用這些素材，進而形成新的論述，框架，和理論。
- 你要研究 Fintech，但是你的框架，完全看不到 FinTech 的影子 (determinants, impacts, cause-effect)，因此不知道你的研究目的？不知道你的thesis想論述些什麼？
- STP和動態能力，二者間有什麼相關？哪一個是因(causes or drivers)？哪一個是果(effect or performance measures)？他們之間的因果鍊(causal chain)又是如何？E.g., FinTech 的角色在傳統的客戶關係管理(CRM in Banking sector)，是調節還是中介？

4-4

Review: Some thought-provoking Questions

- “Data” in grounded theory are time-spatial cases such as history, evolution, structural changes, leadership, etc., not numerical data (data set, database, or “big data”).
- Propositions came from the debates (inductive or deductive logic) on empirical evidence in rejecting certain (old) theory (paradigm) by proposing axioms and propositions.
- If you want to study the impact or business opportunities of Fintech, you have to have a Fintech construct/model/theory in defining the scope and boundary of your thesis.
- The causal stream of your construct, STP → (impacts on XXX) is tautological. STP are measurable (and known), while capability is a latent construct that we try to investigate. In other words, what is the causal relationship between strategy and capability? How does this relate to “FinTech”? And to CRM?



Definitions, Axioms, Postulates, Propositions, and Theorems from Euclidean Geometries 歐氏幾何

4-5

- 公理(axioms):
 - IA1: For every two distinct points there exists a unique line incident on them.
 - IA2: For every line there exist at least two points incident on it.
 - IA3: There exist three distinct points such that no line is incident on all three
- 命題(Propositions):
 - P2.1: If l and m are distinct lines that are non-parallel, then l and m have a unique point in common.
 - P2.2: There exist three distinct lines such that no point lies on all three.
 - P2.3: For every line there is at least one point not lying on it.
 - P2.4: For every point there is at least one line not passing through it.
- Betweenness Axioms 中間公理 : :
 - If A , B , and C are three distinct points lying on the same line, then one and only one of them is between the other two.
- Pasch's Theorem: If A , B , and C are distinct points and l is any line intersecting AB in a point between A and B , then l also intersects either AC , or BC . If C does not lie on l , then l does not intersect both AC and BC
- Euclid's Fifth Postulate: If two lines are intersected by a transversal in such a way that the sum of the degree measures of the two interior angles on one side of the transversal is less than 180° , then the two lines meet on that side of the transversal



Review: Three Worlds of FinTech

4-6

