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論文の内容の要旨

Apart from fewer entrepreneur-friendly financial institutions, entrepreneurs' lack of entrepreneurial characteristics makes entrepreneurship difficult. Consequently, banks face difficulty in gaining access to entrepreneurs as customers. Creating shared value (CSV) is a model for general business, also applied to banking. Banking has a conservative business model in which it is difficult to simultaneously achieve the three pillars of CSV for banking dimensions, i.e., client prosperity, economic growth, and financial solutions. This study presents the key to the simultaneous achievement of three pillars by implementing social problems aligned with the value chain.

Due to the income generated by starting a new business, entrepreneurship improves both the quality of life and the economy. However, women's entrepreneurial journeys are not always smooth; they frequently lack expertise, experience, networking opportunities, inventiveness, etc. Women entrepreneurs are being used by many governmental and non-governmental groups to gain market share and assist women in becoming self-sufficient. As a result, entrepreneurship education can be useful since it can provide students the confidence they need to establish a solid foundation for their business. Due to the variety and heterogeneity of entrepreneurship, which has the potential to be taught as a course at the university level, entrepreneurship education has become a crucial component of business education. Women entrepreneurs can learn about entrepreneurship in several institutions' entrepreneurship programs.

It is a matter of concern that commercial bank SME service does not have greater acceptance among the entrepreneurs, at the same time women entrepreneurship suffers due to lack of knowledge, experience, limited management, good business plan, business history, etc. Commercial banks has responsibility on society and community as well as the target of success in long run where banks face difficulty in achieving both socioenvironmental and organizational benefit at a time.

We did a qualitative case study of City Alo in Bangladesh, a specialist banking division of City Bank that

provides small and medium enterprise (SME) products as well as entrepreneurship courses developed in collaboration with universities. Officials and business owners from City ALO participated in semi-structured interviews. First, City ALO in Bangladesh collaborates with a university to provide small and medium enterprise (SME) services to women entrepreneurs as well as entrepreneurship education. Banking typically interacts with entrepreneurs frequently, so they are familiar with their struggles. Because they lack the confidence to run a firm and forecast their success, entrepreneurs hesitate to start their own businesses. In addition, City ALO offers entrepreneurship education in a real-world business setting to advance entrepreneurial abilities based on individual, applicable, motivating, contextual, and service-based criteria to accelerate women's business development. Third, City Bank transforms banking business by offering university collaborated entrepreneurship education. By targeting the university collaborated entrepreneurship course, it indicates a fruitful way to conduct business. City Bank contributes on society by offering education through City ALO which leads financial solution, economic growth, client prosperity, etc. Finally, City ALO concentrates on entrepreneurs as customers and entrepreneurship education as developmental qualities to support women entrepreneurship in creating shared value. This bank does not keep waiting for customers; rather, entrepreneurs as customers come to bank to get entrepreneurship support which turns City Bank from passive to active in banking.

This bank successfully implements social problem aligned with the value chain and solves social issues while making a profit. Therefore, this research explored a new dimension of CSV by revealing entrepreneurship education as a vital driver of improvement in banking. This combination has created a substantial positive change to society. In City ALO, women entrepreneurs are identified as an increasingly important group involved in policy measures to support the economic and social situation of the economy. Entrepreneurship education through banking evolved with the utilization of resources and strategies to enhance the control in the community where such women entrepreneurs grab control in their financial and social lives. Creating shared value of City ALO has influenced banking and entrepreneurial competitiveness by giving priority to entrepreneurship, where social and environmental issues are the significant sources to achieve economic value. This banking switched its conservative business system and accesses more entrepreneurs as customers. Now, the bank meets entrepreneurs, and entrepreneurs can have the necessary support. Therefore, providing entrepreneurship education, empowering women in entrepreneurship, creating job opportunities, and accessing markets can be the basis for creating shared value in any service sector to innovate sustainable business.

Keywords: Creating shared value (CSV), banking, entrepreneurship education, women entrepreneurship, business strategy

論文審査の結果の要旨

本研究は、バングラデシュの City Bank が、女性のために開設している業務窓口である City Alo (<https://cityalo.com/>) を対象としたケーススタディである。City Alo は銀行業務を提供していることはもちろんであるが、女性の顧客に銀行サービス以外の、スキル開発の機会や人的ネットワーク構築の機会を提供している点でユニークである。特に、大学と協働し、女性で新しくビジネスを開始しようとしている女性起業家を対象に、起業や経営に関係する講義を提供している。この講義を、選抜された同期の受講者と受講することで、経営に関する基礎的な知識（会計等）を入手できるだけでなく、自身のビジネス企画を、専門家や同期の受講者のアドバイスを受けながら改良する機会が得られる。その上で、銀行からビジネスを開始する資金の融資が受けられる。このように、従来の銀行の融資業務が、持ち込まれた融資案を審査するという、いわば受け身のビジネスであったのが、City Alo では、未来の融資適格者とその事業計画を育てて、その上で融資をするという新しい銀行ビジネスのケーススタディとなっている。

本研究では、この City Alo を、CSV(Creating Share Value)の観点で、調査した質的な研究である。CSV は、営利を目的とする企業においても、社会価値を重視することが、長期的にはより豊かな経済価値を生み出すとする経営論である。City Alo の場合、バングラデシュ社会における女性の経済的地位の向上という社会課題に投資することで、長期的に優良な融資顧客を確保できる経済価値も付いてくる点で、CSV 経営を行っていると分析された。本調査では、8名の銀行関係者、および、20名の選抜された女性起業家をインタビュー調査した（コロナ禍であったため遠隔で実施）。そして、そのうち、9割で起業に成功している実績が判明した。

本研究では、インタビューした録音をテープ起こしし、質的分析ソフトを使って分析した。特に、銀行の経営陣のインタビュー結果からは、資金を融資する銀行本来の機能と、起業家教育を組み合わせる、新しい銀行サービスを創り出すことに注力して来ていることがわかった。また、起業家のインタビュー結果からは、同期の受講者等との良い意味での競争や、人的ネットワーク構築が実際にあり、受講者どうしによるシナジー効果が有効に働いていることがわかった。

以上、本論文は、保守的と思われがちな銀行分野で、女性地位向上という社会的課題の解決を、銀行の融資業と両立させている事例であり、CSV 研究の観点からも興味深く、学術的に貢献するところが大きい。よって博士（知識科学）の学位論文として十分価値あるものと認めた。