

Pengaruh pengayaan pengetahuan organisasi terhadap kapabilitas inovasi studi empiris pada industri asuransi di Indonesia = The effect of organizational knowledge enrichment on innovation capability empirical study on insurance industry in Indonesia

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Abstrak

ABSTRAK

Inovasi telah lama diakui sebagai sumber penting bagi pencapaian keunggulan daya saing. Namun dalam industri asuransi terdapat perbedaan pandangan terhadap konsep ini; beberapa pelaku industri telah menyadari pentingnya inovasi sebagai sumber untuk mencapai pertumbuhan dan daya saing, sementara sebagian lagi lebih memilih imitasi sebagai sumber untuk mencapai keunggulan biaya rendah. Dalam upaya meneliti isu inovasi dalam industri asuransi, studi ini memperluas studi Liao, Fei, dan Chen (2007) tentang hubungan antara knowledge sharing dan kapasitas absorptif dan pengaruh positifnya terhadap kapabilitas inovasi, dengan memasukkan faktor-faktor penghambat inovasi ke dalam kerangka studinya; dan meneliti pengaruh positif kapabilitas inovasi terhadap kinerja perusahaan (e.g.: Garcia-Morales, Llorens-Montes, & Verdu-Jover, 2008).

Melalui analisis atas data riset dari 212 strategic business unit dari 64 perusahaan asuransi yang beroperasi di Indonesia, studi ini menemukan bahwa faktor hambatan-inovasi berpengaruh negatif pada kapabilitas inovasi namun hubungan sinergis antara knowledge sharing dan kapasitas absorptif dapat mengeliminasi atau meminimalisasi pengaruh negatif tersebut. Studi ini juga menemukan bahwa faktor-faktor hambatan-inovasi memiliki akarnya di luar perusahaan namun harus ditangani dengan menggunakan sumber daya pengetahuan internal. Temuan ini menimbulkan pertanyaan mengenai kebutuhan untuk mengkaji ulang konsep manajemen pengetahuan dan knowledge sharing agar tidak berfokus hanya pada pengetahuan internal tetapi perlu diperluas dengan pengetahuan eksternal.

Studi ini menyarankan kepada pelaku industri asuransi di Indonesia untuk segera meninggalkan strategi 'blind imitation' dan meningkatkan basis pengetahuan melalui manajemen pengetahuan yang terintegrasi antara pengetahuan internal dan pengetahuan eksternal; dan kepada regulator asuransi agar memberikan arahan yang lebih tegas mengenai penggunaan dana pendidikan dan latihan perusahaan asuransi pada pengetahuan state-of-the-art untuk tujuan inovasi dalam upaya meningkatkan keunggulan daya saing perusahaan-perusahaan asuransi Indonesia di dalam negeri maupun di pasar regional atau internasional;

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**ABSTRACT
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Innovation has long been considered important source of competitive advantage. However, in insurance industry innovation receives conflicting views from the players; either as a critical source of growth and competitiveness, or costly undertaking as opposed to low cost imitation. In investigating this issue, this research extends the study of Liao, Fei, and Chen (2007) on the relationship between knowledge sharing and absorptive capacity and its effect on innovation capability, by incorporating innovation barriers into the framework; and the influence of innovation capability on firm performance (e.g.: Garcia-Morales, Llorens-Montes, & Verdu-Jover, 2008).

Research in this study, conducted on 212 strategic business units of 64 insurance companies in Indonesia, found that innovation barriers had negative impact on innovation capability but the synergic relationship between knowledge sharing and absorptive capacity could reduce such a negative influence. This study also found that innovation barriers have their roots outside organization but have to be dealt with by developing and enforcing internal knowledge sharing of resources. The findings prompt a question of rethinking knowledge management to not only focus on internal knowledge sharing but to include external knowledge sharing in an integrated system.

This study recommends the Indonesian insurance industry to immediately leave the 'blind imitation' strategy and enhance their knowledge base through an integrated knowledge management between internal knowledge and external knowledge; and the insurance regulators to provide more explicit direction regarding the use of funds for insurance company's education and training on state-of-the-art knowledge for innovation purpose, in order to increase competitive advantage of Indonesian insurance companies in domestic market as well as in regional or international markets; Innovation has long been considered important source of competitive

advantage. However, in insurance industry innovation receives conflicting views from the players; either as a critical source of growth and competitiveness, or costly undertaking as opposed to low cost imitation. In investigating this issue, this research extends the study of Liao, Fei, and Chen (2007) on the relationship between knowledge sharing and absorptive capacity and its effect on innovation capability, by incorporating innovation barriers into the framework; and the influence of innovation capability on firm performance (e.g.: Garcia-Morales, Llorens-Montes, & Verdu-Jover, 2008).

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