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Abstract:

Islamic countries, except few, face great challenges resulting from huge intellectual and technological gap that are formulated in the set back of its productive channels that render their products unable to stand competition in the international markets. Consequently, this gap is negatively reflected on economic and social development programs. Hence, intellectual capital must be granted due important to pre-qualify the Islamic countries to promote its privilege possession among advanced countries.

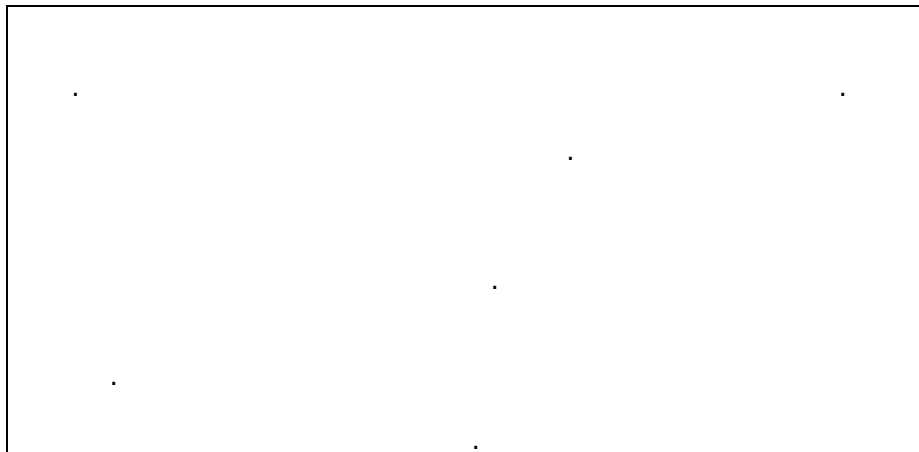
In addition, the research explores the reasons and impacts of this gap, the methods of bridging the same so that these countries may be able to keep pace with international exchanges in this context and to move from being consumers of third party products to producers and competitors within international commercial exchange. Further, the research analyzes the intellectual capital in some leading Islamic countries in this regard.

Furthermore, the research work explores the concept, importance and measurement of the intellectual capital, the mechanism of implementing the concept of intellectual capital in the companies in addition to the relationship between the intellectual capital and the performance of business organizations as well as the impact of applying the intellectual capital in the investment sector and financial services in the State of Kuwait. The research work concludes number of results and recommendations that give particular interest to intellectual capital on the large scale, particularly in business sector.

Key words: Intellectual Capital, Business Organizations.

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⁴Kate Gray, Estelle Sun -

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Skyrme (2003) ⁵ -

Romer : -1

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(Chen and Dahlman, 2005) : -2
KAM: Knowledge Assessment)
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Pavitt and) (1990
Sveiby,) (Patel, 1994
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(Burke and Cooper, 2004) (Milner, 2000)
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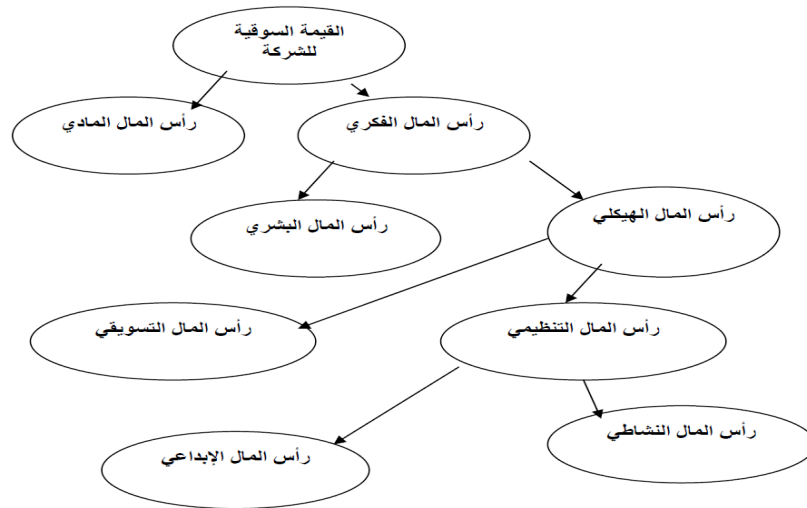
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التبويب	معلومات إحصائية	النسب الرئيسية	الأهداف اتمققة
1. الموارد البشرية	1. عدد المستشارين 2. عدد الموظفين الأخرين 3. الاستشاريين القدامى 4. تكاليف التعليم	5. معدل دوران الموظفين	6. زيادة القيمة للموظف
2. العملاء	7. معدل دوران العميل على حسب كل نوع 8. النمو في عملية معدل دوران العميل 9. نصيب أكبر حساب من معدل الدوران		
3. التكنولوجيا	10. الاستثمار في التكنولوجيا 11. تكاليف تشغيل التكنولوجيا	تكاليف التكنولوجيا بنسبة من معدل الدوران	
4. العمليات	12. تكاليف البحوث والتطوير		

Source : " intellectual capital accounts : reporting and managing intellectual capital " , The Danish Trade and industry Development council , Copenhagen memorandum , May 1997._

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Complete Balance Sheet

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Consultus : (2)

الأصول الدفترية	الالتزامات
رأس المال المالي	Financial capital
رأس المال التسويقي	Customer capital
رأس المال البشري	Human capital
رأس المال الهيكلي	Structural capital
رأس المال الاجتماعي	Social capital

Source: Danish Trade and Industry Development Council , 1997 , "Intellectual Capital Accounts: Reporting And Managing Intellectual Capital" The Danish Trade and Industry Development Council, Copenhagen Memorandum, May, P.91 .

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(Knowledge Assessment Methodology

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1.3	تأمين
1.6	عقار

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2007 - 2000

السنة	البنوك	الاستثمار	التأمين	العقار
2000	2.15	1.5	1.13	85.
2001	2.6	2.9	1.35	1.12
2002	2.95	2.73	1.11	1.62
2003	3.97	2.5	1.7	1.9
2004	3.2	1.5	1.2	1.4
2005	4.7	2.1	1.5	1.7
2006	3.8	1.6	1.5	1.2
2007	4.1	1.9	1.3	1.6

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¹ Michel Nour, «Through Knowledge Management And Intellectual Capital developing Competitive Advantage», 2007.

² Aino, «How to Generate Intellectual Capital» ,2005.

³ Concept of Intellectual Capital, 2004 Singapore Administrative University,

⁴ Kate Gray & Estelle Sun, «Importance of Intellectual Capital», 2004 .

⁵ Skyrme, «Samples to measure the intellectual capital», 2003.

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¹³ Danish Trade and industry Development Council, «Intellectual Capital Accounts Reporting and Managing intellectual capital», 1997, p. 38.

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