

# THE COMPETENCY MANAGEMENT IN INSURANCE SECTOR – OPPORTUNITIES AND THREATS

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## **Abstract**

The aim of this article is to show the empirical relation between the insurance agents' competencies and the efficiency of life insurance companies in context of future perspectives of development, basis on research survey with 402 insurance agents. In this paper it is also shown the motivators of most efficient insurance agents and opportunities / threats related to provision driven rewarding system and its consequences.

**Keywords:** *agents, effectiveness, insurance, management, provision*

## **1.INSURANCE IN THE CONTEXT OF BUSINESS ACTIVITY**

Every economic activity in present reality operates in conditions of uncertainty which cause various random events. These mentioned conditions are consequence of existing threats, including risks, which organization is unable to avoid and foresee in the strategy schedule. However there is the possibility of protection oneself before financially negative results of realization such events. In present social-market relations, particularly these leaning on market mechanism, there are two ways of possible conducts: to accumulate financial means on covering financial losses caused with realization of risks or transfer on specialized, qualified company.

The part of society at an unproductive age, cannot rely on desirable financial protection from the government, so they purchase insurance policies, first of all life and pension ones, therefore insurance business become unusually important social device, enabling solution for many problems of the aging societies. There is high probability, according to existing demographic prognoses, that the situation mentioned above, in the coming years relates to Poland. In references to the necessity of executing the operating activity by insurance companies driving through the mediators, from which clients on Polish insurance market, require higher and higher competencies. That causes many problems to gain over the men's cooperation with desirable competencies.

### **1.1. The insurance mediation**

The insurance mediation depends on executing by mediator for reward of actual actions or the legal connected form including actions or the realizing the contracts of insurance. Insurance mediation can be realized by insurance agents exclusively or insurance brokers understood as economic activity in the articles of law. Insurance mediator realizes: the action on behalf of insurance company, named "agency actions", including: the logging the customers, doing the preparatory aiming to the contracts of insurance actions, the contracts of insurance as well as the participation in managing and realizing the contracts of insurance, also in matters about damages, and also on organizing, the supervising of the agency actions; the action on behalf of the customer looking for the insurance protection, called "the broker's actions", including: containing or the bringing to inclusion of insurance contracts, doing the preparatory actions to inclusion of insurance contracts as well as the participation in management and the realizing the contracts of insurance also in matters about damages.

The executing on basis of the agency included contract agency, activity from institution of insurances company is the insurance agent written to the insurance agents' register. Agency actions can be realized by the natural person exclusively, who fulfils requirements defined by law regulations, on the contrary, insurance agent it is a undertaker in Poland with all the situational issues.

## 1.2. Distribution channels using by life insurance companies

The insurance companies must sell their services with the following channels of distribution: the direct sales<sup>1</sup>, agency sales<sup>2</sup>, brokerage<sup>3</sup>.

Tab. 1. The number of registered agents

The registered insurance agents	31.12.05	31.12.06	31.12.07	31.12.08	31.12.09	31.12.10	21.12.11
Exclusive agents	22900	23000	24600	23300	23400	22700	20900
Multi agents	12700	13800	14700	15300	16400	15100	14500
Agents Total	35600	36800	39300	38600	39800	37800	35400

Ref.: Committees of Supervision Insurances and Pension Funds - [www.knf.gov.pl](http://www.knf.gov.pl)

The direct sale by workers of insurance companies, although it characterizes the considerable quantitative volume, does not reflect the efficiency of sales - the actions of mediation is realized by - except the people working for insurance companies - bank employees, travel agents, and even the postmen. However, that channel of distribution, will stay the least expensive source of gaining over sale of insurances<sup>4</sup>, insurance agents' part of the whole distribution of life insurance products is very high<sup>5</sup>.

## 2. THE COMPETENCY MANAGEMENT IN LIFE INSURANCE COMPANIES

### 2.1. The notion of competency

Referring to the theme literature, there are many definitions of “competency”<sup>6</sup>. The major reason of this situation is probably current understanding of this term [McClelland, 1998]. Therefore the linguists define the competency as suitability, authorization, proxyship of an institution or individual for realization planned tasks [Kopaliński, 1999: pp. 406], the scope of one’s knowledge, skills, responsibilities. The question of competency is widely asked between the scientists from different scientific areas:

- sociology – sociological approach distinguish competencies for mono-cultural<sup>7</sup> [Sztomka, 2004: pp. 415],
- poli-cultural<sup>8</sup>, subjective and objective. In the model of ideal bureaucracy the range of official authorities are limited subjectively and objectively. The objective range it is the set

<sup>1</sup> Provided by “fulltime workers”

<sup>2</sup> Sales by insurance agents

<sup>3</sup> The sales provided by insurance brokers

<sup>4</sup> The agent should be paid commission, even 90% of the first year premium

<sup>5</sup> Economization is important when running an insurance business, particularly when it is life insurance. According to statutory provisions, insurance companies, in order to distribute products, are obliged to use the services of insurance brokers. So it is the quality of the agents’ work, stemming from their competences, that constitutes the chief effectiveness factor for life insurance companies, seen both in economic and social terms. Therefore the factors conditioning the effectiveness of actions conducted as part of operational activity of life insurance companies may be factors which are a set of elements constituting economy’s potential and its organizational efficiency, as well as psycho-social factors.

<sup>6</sup> Lat. „competentia” – responsibility, integrity, „competere” – agree, compete, be suitable; „com” for commonly, „petere” – ask, request, demand

<sup>7</sup> Idea assimilation, rules, convictions, values, symbols characterizing one kind of culture

of persons who have to follow directives, the subjective one it is the set of matters referring to an official [Sztomka, 2004: pp. 127, 132],

- psychology – the competency is defined as reliable, professional knowledge, joined with intellectual (cognitive) potential of human being, which allow to realize the social role requirements in the optimal way [Bartkowiak, 2012: pp.126],
- pedagogy – a competency is an responsibility, agreeableness, integrity, authorization for activity. This is also an ability to self-realization. The competency is a basic condition of education. It is the result of learning process [Okoń, 2004: pp. 184],
- management and law – in the area of law there is a formal aspect of the competency – the competency means proxy, just in approach stricte sense, competencies are related to skills and knowledge [Taylor, 1911: pp. 782-856].

The pioneers of management sciences thought that a main criterion of organizational effectiveness there were management skills [Taylor, 1911: pp. 782-856]. Taking into consideration a little wider perspective, skills were discovered during the leader trait and behavior research, which were conducted in Great Britain. This study initiated the series of efficient managers trait and behavior inquiry. As the result there were established many classifications of skills. At that time there were used the synonymous terms “abilities” and “competencies” instead of “skills”. In English, under notion of „competence” it is understood the ability to do something that in required, skills [Merriam –Webster, 1989: pp. 163]. This definition describes unambiguous relation between competencies and skills. Yet, an ability is associated with skills possession, traits, necessary to fulfill tasks. The mentioned definitions are not precise – it is impossible to distinguish the clear distinction between competencies and abilities.

In the opposition, M. Dale proposes to admit that “ability” it is the physical or psychical character of an individual [Dale, Iles, 1993: pp. 47]. The process of competency gaining is determined with knowledge, attitude, the value system. A “skill” refers to behaviors related to task realization, which can be gained through studying, improving and practice and advisory [Dale, 1993: pp. 28]. Meanwhile, the competency is perceived throughout efficiency aspect. The competent member of organization it is a person, who does the effective job, has an appropriate knowledge and skills and is able to efficiently use them.

As a counter-proposal, there exist the approach of S. Whiddett and S. Hollyford [Whiddett, Hollyforde, 2003: pp. 208-210], because it consists both affirmed skills and theoretical knowledge. The authors suggest to focus on technical knowledge and effectiveness, not stricte theoretical ones. The similar conclusions were deduced in South America [Gallart, Jacinto, 1995: pp. 13-18]. The difference between conceptions mentioned above is quite clear. It is possible to observe it between demonstrated knowledge and manifested skills and the level of expected employee effectiveness. Yet, the qualifications are the construct, formed upon the definition of work effectiveness, alongside with the knowledge of a worker and skill standard, while the competencies are determined with work results, which the individual has to reach [Whiddett, Hollyforde, 2003: pp. 208-210].

In psychological approach, the scientists focus on regulation mechanisms of activity<sup>9</sup>. They include attitudes of competency gaining<sup>10</sup>, transfer, inactivation as a derivative various metal disposals. Yet, there is a need for explanation if these individual disposals are positively correlated with an effective job activity and most important according to their role<sup>11</sup>.

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<sup>8</sup> Acquaintanceship, skills to use many patterns of life and ideas from several cultures. This approach is usually known as a cosmopolitan competency

<sup>9</sup> Referring to the functional area

<sup>10</sup> mechanisms

<sup>11</sup> The similar opinion has T. Oleksyn, who defines competencies as „factors on the employee’s side, which provide the ability to efficient Job activity [Oleksyn, 2000: pp. 78-92]

## 2.2. The role of competencies in organizational strategies

The individual competencies and key organizational ones are closely related each other: the organizational competencies form through integration and coordination of individual competencies<sup>12</sup>.

Organizational competencies as well as individual ones, there are relations between knowledge, abilities and individual virtues. Therefore, this is very important for organization to manage individual competencies effectively, both present and potential. If the competencies are the employee virtue, they generate profits for whole organization that hired him. This matter is widely discuss by strategic management specialists<sup>13</sup>.

Despite of competencies, necessary for organizational operation, that is also important to possess “distinctive competencies”, enable to reach a competitive advantage<sup>14</sup>. These competencies are the “competency organizational weapon” [Itami, 1987, pp. 78]. The same opinion like H. Itami, have G. Stalk [Stalk, Evans, Shulman, 1992: pp. 57-69], E. Lawler [Lawler, Mohrman, Benson, 2001: pp. 146]. The authors underline that the distinctive competencies will be the main part of competitiveness process in a future.

There is also popular the argumentation, that, in a view of organizational effectiveness, this is very important to focus on development of these competencies, which lead to new products and services creation [Hamel, Prahalad, 1994: pp. 122-128]. In United States of America, there was the first attempt to define notion of competency, during sketching the „competent” manager profile, basin on research sample of 2000 managers for American management Association<sup>15</sup>. The research results indicate, that the “American notion” of competency is very wide<sup>16</sup>. The competency express the difference between an average and most efficient contractor –it is a profile of the individual, who does his Job effectively<sup>17</sup>.

In the opposition to American approach, the British one proposes to define competency as the set of precisely specified characteristics of an individual comparing to empiric standards, assigned during conducted research<sup>18</sup>.

This approach identifies the existence the competencies and activities relations relation, showed as particular results. These results were grouped as a formal system of National Management Standards for specified management levels.

Tab. 2. The definition differences of competencies – British and American approach

	American approach	British approach
Requirements in skills and behavior	General	Particular
Competency definition	Wide	Narrow
Establishing the level of competency	The difference between average and most efficient employee	Based on empirical established standards

Ref.: own study basis on [Boyatzis, 1982: pp. 16]

<sup>12</sup> The organizational competencies are defined as knowledge, abilities, team skills on the organizational level [McLagan, 1997: pp. 40-47]

<sup>13</sup> „...The fact, that management does efforts to financial asset division instead of individual competency management, which are the key organizational competencies”. [Pralahad, Hamel, 1990: pp.79-91]

<sup>14</sup> For example: market share, number of clients

<sup>15</sup> The duty of managers it was to write, which, in their opinion, characteristics distinguish the most effective managers [Boyatzis, 1982” pp. 14]

<sup>16</sup> It includes such formulation as: trait, sill, imaginary aspect, social role and individual knowledge

<sup>17</sup> The specified job position competency, this is „a set of traits, to let the individual accomplish effectively tasks related to her job [Klemp, 1980]. “Competencies, according to realized job, which consists of such elements as: motivation, personality traits, skills, self-estimation, and using knowledge” [Boyatzis, 1982: pp. 16]. The similar sense of competency is in A. Gick i M. Tarczyńska’s paper. The authors define competency as knowledge, skills, behaviors, virtues, attitudes characterized these, who do their job property and efficiently. The competent employee does his job very well, and his skills are crucial for result achieving [Gick, Traczyńska, 1999: pp. 45]

<sup>18</sup> Conducted in National Research Project. According to the definition used in this program, the competency is perceived as an ability to accomplish job or function, according to requested standards. A competency is defined as an ability to transfer skills and knowledge to new situations, referring to practicing job.

Both approaches – American and British are based on similar assumptions. They underline efficiency aspect. The difference is that American approach defines skills and attitudes in general sense, but there should be positively correlated with high productivity. In the British one there were specified requirements in higher level of precision in the context of skills and attitudes<sup>19</sup>.

The profit oriented organizations try to develop or maintain the key competencies usually<sup>20</sup>. They undertake the activities<sup>21</sup>, which increase their market value. Other activities are supported with external resources or give the unprofitable areas up. The firms develop these kind of competency portfolios, that drive to the biggest profits or market shares. However these activities cause threats – all the market participants<sup>22</sup> want to maximize their profits. At that time it is very probable to face collision of interests and further activity become more difficult. Moreover, the possibility of losing profits gets higher<sup>23</sup>.

The latest competitive analyses emphasize the role of key competencies in the global economy, characterized with technological progress velocity [Porter, 1990: pp. 69-129].

The organizational competency has to consist of three components:

- enable to enter the different markets,
- assure the cooperation with clients,
- be difficult to copy [K. Prahalad, G. Hamel, 1990].

A.H. Church [Church, 1995: pp. 63-74] adds, these priorities are simultaneously difficult to follow and very important, when the extremely long economical crisis and increasing competition, produce limitations of employment and deep restructuring processes. These changes, related to human resources are justified with the will to decrease costs, but do not take into consideration competency inactivation and its consequences. That also explains, why decreasing the number of employed doesn't produce expected positive results in the area of productivity and workability of organizations<sup>24</sup>. R. Reed and R. DeFilippi [Reed, DeFilippi, 1990: pp. 32-46] claim, the actual economical and technical conditions focus on individual competencies. Therefore, organizational strategies are the more efficient, the more focus on strong relations of three aspects: individual competencies, knowledge and technical skills and organizational management culture [Klein, Edge, Kass, 1991: pp. 1-15]. There is the exact correlation between conditions mentioned above. As a consequence, the individual competencies can be described through repertoire of „go on” procedures in economical activity, yet, the organizational ones express themselves in efficiency and trade results<sup>25</sup>. But, the individual competencies management it is the major aspect of human resources management, which are the priority to organizational management. It is clearly confirmed by P. Herriot and C. Pemberton [P. Herriot, C. Pemberton: 1995, pp. 74], who claim, that the organizational existence depends on the ability to create knowledge and skills and ability to use them, what constitute the hu-

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<sup>19</sup> The notion of competency is positively correlated with some of aspects of possessed knowledge, required to accomplish desired effects, in the context of established Job situation. Yet, the competencies implicate a new type of employee. According to homo economicus of Taylor, there was widely accepted opinion, that occupational activity is determined with his will to maximize his salary. The interpersonal relation theory created homo sociabilis – the employee, who is emotional. Temporary, in management literature, it is possible to find the term - homo competens – the individual, who is motivated with the extension if his competency list [Alaluf, Stroobants, 1994: pp. 12-24]

<sup>20</sup> The key competencies of organization are „what an organization can do best”, key competencies related to job position are the most important to accomplish organizational goals, employee key competencies are identical with his strenghtenes, used in his work [Delamare Le Deist, Winterton, 2005: pp. 27]. In the beginnings of 90-ties there were begin to use the term of “core competencies” [Prahalad, Hamel, 1990: pp. 79-91]). These competencies are determined with the set of skills and technology, which enable organization to deliver special advantages to clients, and more efficiently compete.

<sup>21</sup> The elements of value chain

<sup>22</sup> Competitors

<sup>23</sup> Demand/Supply assumptions

<sup>24</sup> Ibidem

<sup>25</sup> The individual competencies are identified with the behavior analyses, organizational ones – through market analyses method and project evaluations method. Individual competencies diagnoses can establish the added value, collected by the member of organization to accomplish his mission. The organizational competencies establishing enables to identify the market segment, which an organizational activity can be effective in short and long run. The individual competencies are the characteristic preferences of a human, organizational ones are commonly develop by organizational members but they are the property of an organization.

man beings – because only humans are able to predict the future and create it. The organization manages its human resources – it consists of them<sup>26</sup>.

### 2.3. Insurance agents' competencies – research results

As mentioned above, an insurance agent there is one-person institution in Poland. The insurance company only supports the product, so there are limited possibilities to control one's action, especially if the sales is being proceed at client's home without any third party involvement. In 2003 there began the law suits against the life insurance companies and numerous resignations, as a results of unethical activities of insurance agents. On the contrary the insurance companies which paid commission to their agents have reached the largest market share and highest level of effectiveness. PZU Życie is still the largest player on the polish life insurance market, yet its market share fall down from 100% in 1990 to 29,6% in 2010. The other life insurance companies reached the result, as follow:

- TUnŻ Europa – 12,5%,
- TUnŻ WARTA – 8,0%
- TUnŻ ING – 6,4%
- TUnŻ Nordea Polska – 6,2%
- TUnŻ AVIVA<sup>27</sup> - 6,1%.

The six biggest life insurance companies have collected near 70% of whole market – the concentration level is very high – according to the conducted research it seems to be authorized to claim, that the result of mentioned situation is the approach to competency management. But even implementing this process will not guarantee avoiding problems - the main, competency based problem, there is both misseling and asymmetry of client and agent knowledge<sup>28</sup> and causes a lot of billion dollars damages in United States of America. Additionally, the insurance agent, as an entrepreneur prefers the bigger provision for his successful sales, so perceives the strategy of represented insurance company selectively. Referring to research results, the level of management orders executing<sup>29</sup> differs in studied insurance companies.

Tab. 3. Strategy acceptance –agents' opinions

Insurance company	Strategy acceptance				Total
	None	selected	Most	All	
Commercial Union	42 18,18%	156 67,53%	24 10,39%	9 3,90%	231 100%
AIG Amplico Life	9 14,29%	47 74,60%	7 11,11%	0 0%	63 100%
Nationale Nederlanden	8 16,33%	35 71,43%	4 8,16%	2 4,08%	49 100%
PZU Życie	18 20,45%	68 77,27%	2 2,27%	0 0%	88 100%
Total	87 12,25%	369 51,97%	147 20,70%	107 15,07%	710 100%

Ref.: own research

<sup>26</sup> Ibidem

<sup>27</sup> Former Commercial Union

<sup>28</sup> According to A. Janowski, Prowizyjny system wynagradzania agentów ubezpieczeń na życie – narzędzie motywacji czy patologia, in Patologie i dysfunkcje zarządzania zasobami ludzkimi, Wydawnictwo Uniwersytetu Łódzkiego, Łódź 2008, pp. 295-302, the average client is unable to recognize and understand the conditions of life insurance product, so he has to rely on an insurance agent advice.

<sup>29</sup> Strategy acceptance

PZU agents more often ignore all the strategy directives than the others. The research results show the significant differences between PZU agents and other companies ones. The selective acceptance there is a result of provision system rewarding<sup>30</sup>. For insurance companies, the first two years of insurance policy are unprofitable<sup>31</sup> – so they prefer, in the context of effectiveness to life insurance policy last longer than mentioned period, when both the costs of risk and mediation are low. Yet, the agents are not financially interested to maintain the relations with clients over two years<sup>32</sup>.

This situation is confirmed in the field of insurance agents motivators – who have to cover all the activity related expenses<sup>33</sup>, and, additionally proceed the high uncertainty level job in the area of future income.

Tab. 4. The most effective insurance agent motivators

motivator	job lost possibility	new challenge	personal development	money
percentage	9,8%	18%	16%	48%

Ref.: own research

The insurance agents claim the lack of provision system transparency and the numerous changes of their contracts. This is why they are „short-seeing”.

## 2.4. Insurance agents’ competencies in the context of life insurance sales efficiency

Weber’s approach to competencies, where it is claimed that competencies mean authority only, had stopped competency driven activities. Yet, the competency management is in constant progress, particularly in life insurance companies, which perceive competencies as the derivatives of skills, which are determined with personality traits, attitudes and knowledge. The latter it is the reflection of qualifications and experience<sup>34</sup>. It is underlined that the competency management fulfils 18 of 21 human resource management functions<sup>35</sup> - the main expectation of competency management system it is to increase both organizational effectiveness and employees’ satisfaction. According to the life insurance sector development, the competency management it is the process of acceleration overall development. Is it authorized to claim that the degree of mentioned acceleration is not the same, depends on the kind of the service. It is particularly seen in life insurance organizations.

## 3. COMPETENCY MANAGEMENT IN LIFE INSURANCE COMPANIES – OPPORTUNITIES AND THREATS

As the result of conducted research of the insurance agent's competencies [Irons K.: 1997], there is affirmed existence of positive correlation of insurance agent competencies profile and his efficacy. In A. Janowski opinion [Janowski A.: 2006], the difference of assimilating the individual competencies between agents reaches even 46%.

<sup>30</sup> For successful sales the insurance agent receives very high, even reached 120% of first – year premium provision. In following years the payment is smaller (from 12,5% to 2% of premium)

<sup>31</sup> The most of collected premium they have to pay as a provision to agents

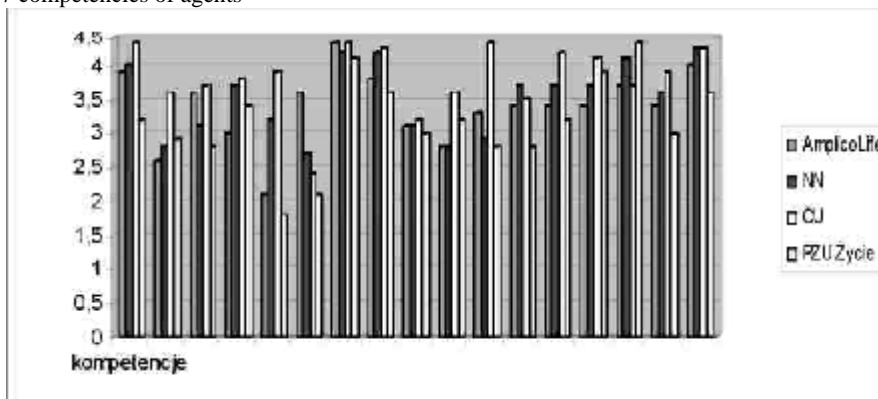
<sup>32</sup> In AIG and PZU, after 6 years of the insurance agreement, the agents do not gain any provision

<sup>33</sup> The principal insurance company doesn’t participate

<sup>34</sup> A. Rakowska, A. Sitko-Lutek, Doskonalenie kompetencji menedżerskich, PWN, Warszawa 2000, str. 17

<sup>35</sup> T. Oleksyn, Zarządzanie kompetencjami. Teoria i praktyka, Oficyna Ekonomiczna, Kraków 2006, s. 188

Tab. 5. Profile 17 competencies of agents



Ref.: own research

This was the legal interdiction for operating activity through foreign life insurance companies in Poland till the year 1990 – that is probably the reason of PZU Życie S.A. superiority. The data analysis from 1991-2011 as well as the results of conducted investigations, implies the conclusion that the loss of 77% shares of life insurances market in considered period by PZU Życie S. A. on behalf other – new on polish insurance market companies, seems to be the derivative of lacks of competencies both institution and the agents. Therefore the competency management, according research results, will be the main criterion of gaining the competitive advantage for life insurance companies in the future. Although the mentioned assumption, in the context of other unpredictable circumstances, cannot be completely certain, the lacks in the competency management area will be an axiom of company economical disorder. In opinion of B. Balewski [Balewski, 2011: pp. 67], this situation is also characteristic for other business branches.

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