

Talent management as a factor of competitive advantage achievement for life insurance companies

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Abstract—The globalization enables to achieve new opportunities but simultaneously put organizations at global threats. Life insurance companies are particularly interested in using the first and avoid the latter factors. Yet, the new possibilities require new competencies, including these related to human resources. This paper, on the basis of the research, shows the importance of the talents, perceived as the highest competency level persons and their key role in the company effectiveness.

Keywords - competency, effectiveness, human resources, management, talent

I. INTRODUCTION

There are a lot of literature examples of positive relation between management styles and organizational culture existence. These factors are strongly correlated to competitive advantage and market position achievement. In the context of service organizations, characterized with the high level contact, including life insurance companies, the activity of sales personnel is crucial because it determines client's purchasing decisions. This contact, or so called by Carlzon [1], „moment of truth“, creates the foundations for future relations. During the sale process, clients remember the roles played by service personnel. R. Norman [2], to describe the importance of sales force in service, uses the terminology taken from bullfight, perceived the client as a bull and the employee as a bullfighter. In the middle of the appointment the organization has only limited possibilities of influence. Moreover, in the opposition to production, the service doesn't involve the extensive exploitation nor the capital neither personnel. The most important factor is the level of employee's personality involvement. Also V. Zeithaml and M. Bitner [3] claim the key role of the personnel in the service act. These sales employees are the top priority for the organizational effectiveness – they are usually called "Talents".

II. THE NOTION OF TALENT – A SEMANTIC HISTORY

According to the subject literature, it is authorized to say, that in the respective epochs, the "talent" word had different meanings. Therefore, to increase the research level utility according to the talent area, there is necessary to investigate the roots of

this term, with following periods and mutual relations of "talent" and time, to establish, as a result, the connections between a word and a subject.

Used, in the temporary Polish language, a term of talent is rooted in Greek description of the major weight unit [4] and volume and equilibrium – τάλαντον [5]. This term was generally used by citizens of Greek *pólis*, which acted the main role in trade¹. The autonomy and relative independence of cities-countries of Greece in epochs: archaic and classic, caused differentiation of this weight unit [6] (*Table I*).

TABLE I. THE WEIGHT OF SELECTED GREEK TALENS

Talent's type	Talent's weight	Name of the equivalent unit	Equivalent unit's weight
Attic talent	26,2 kg	Mine	~ 624 g
Eginec talent	37,1 kg	Mine	~ 436 g

Ref.: own study

In the period V – IV age B. C., the most popular talent there was an attic one (herodian) [7] and eginec one [8]. Each of them was divided into 60 mines and 100 drachms.

The talent – as a weight unit, existed beyond ancient countries-cities from Peloponnesian Peninsula and Lydia. It was also used by ancient Semitic nations and their neighbors.

Becoming widespread of money using, as a equivalent for other goods, which satisfy human needs [9], was the reason of significant area development the term of τάλαντον. At a time of decline of the Ancient Greek state rise – a talent, that is also a notion, used in eubec and eginec monetary system, as a payment unit of highest nominal value [10, 6] (*Table II*).

Simultaneously with Greek colonialism development, a talent as a weight unit of ore, appeared in Koryntians' colonies on Sicily. Therefore, the Latin term of talentum², as well as Greek τάλαντον, describes the particular weight and volume and value of an ore [12]. In ancient Orbis Romanum, unlike Hellada, a talent was shared not for 60 but 120 smaller units called litra and 1440 ounces [13].

¹ Some sources identify, that a talent as a weight-pecuniary unit, was already known in Assyria and Babylonia (Babylonian talent was 3600 shekels) and Palestine (3000 ones) [11]

² From a root 'tollo', tolero' – stand [17]

TABLE II. THE SCHEDULE OF ANCIENT MONETARY UNITS

Unit's name	Source of unit knowledge	Equivalent
Denarius	„(...) He Has settled with employees a denarius per day and sent them to vineyard(...)" Mt, 20,2	Worker's daily payment
Silver shekel	“(...) Than David has bought trashing floor and 2 oxen for fifty silver shekels (...)"	4 denariuses
Golden shekel	„(...) Than David Has paid six hundred silver shekels to Ornan for a field (...)" 1 KRN 21,25	15 silver shekels
Golden mine	“(...) The mine should be establish with twenty shekels, twenty five shekels and fifteen shekels (...)" Ez45,12'	60 golden shekels
Golden talent	“(...) He imposed a tribune for a country of one hundred talents of silver and one talent of gold	60 golden mines

Ref.: own study

Alongside with the fall of antiquity and beginnings of Middle Ages, the notion category of a talent, although rarely used as a rate of coin, equals 240 denariuses [14], began to identify with approach showed in st. Matthew gospel³. Usually, it was understood in contravention of author's words and expressions [11]. It begun to comprehend a talent, as a trait description – the synonym of abilities⁴. Many years of tradition and related formative mechanisms conduced the situation, that this „modification” of prime meaning of talent – equilibrium statement or the highest value unit of weight and ore, was assumed as a basic notion of talent. Further increasing of changes and understanding the talent as a synonym of a gift, genius, the divine spark, the stamp of genius, nerve, ability, bent [15], was established by Viennese surgeon T. Billroth first, and, later, by experimental psychologists, including H. Holmholz, W. Wundt and C. Stumpf, during research of ability levels, especially music ones. The primary term modification reached relative apogee during activities aimed to „citizen” category field changes [16] and legal idea realization of highest level of the art abilities⁵, and also publicizing the modern meaning of talent among the literature creators and human sciences, including pedagogy⁶, didactics and psychology. Especially the latter disciplines, in their acquisition, a lot of place dedicated

³ A tale about multiply of trusted money is possible to find in St. Lukas Gospel (Łk.19,13-15). Yet, the author uses other unit - mine.

⁴ (...) This is similar situation as with the one man, who, before beginning a journey, asked his servants and gave his property to them. One of them was given five talents, the second one – two, the third got one talent (according to their abilities) and gone. (...) You should have been given my money to bankers. When I came back I would get my money back with interest. (...) Mt, 25,14-15, Mt, 45, 27

⁵ Art. 62 § 2 of Polish Constitution: "The right to use the cultural achievements are supported with: development and facility to working people of city and country – libraries, books, news paper, radio, cinema, theatres, museums, exhibitions, universal advancement and stimulation of cultural activity and creative talent development" Konstytucja Polskiej Rzeczypospolitej Ludowej z dnia 22 lipca 1952r, Dz. U. Nr 33, pos. 232

⁶ W. Okoń understands as a talent: 1) superior abilities to some creation fields: scientific, literary, fine arts, music one and others; 2) uncommon motor ability, for example: to sport fields, acrobatic tricks, dance, typewriting and others [21]

to define the model of talent, for example pedagogic one⁷ and aspects of talent inheritance, as a set of prominent, rare personality traits [18] and ability classification [19, 20] and its changes during educational process (*Table III*).

TABLE III. THE SCHEDULE OF PARTICULAR TALENT CONCEPTS PRESENTED BY LITERATURE CREATORS

The name of creator	The significance of talent notion approach
Alfonse Allais	The great talent it is the very big impatience only.
Henri Frederic Amiel	To do easy something, that is difficult for others.
Georg Byron	The talent can be forgiven sometimes, the genius never.
Antoni Czechow	Self dissatisfaction this is the basis of every talent.
Marie von Ebner-Eschenbach	It is a pity, that the great talent and the decent man are rarely unified.
Johann Wolfgang Goethe	The talent is created in private life peace, the character in a public life chaos.
Plaut	The great talents are frequently hidden.
Juliusz Słowacki	Talents these are lighthouses in the hands of madmen, they go straight to river to drown along the light.
Władysław Syrokomla	We are not singing talents. We mark family mementos with stones.
Henryk Sienkiewicz	(...) He was one thing greedy - playing. He heard this everywhere (...)
Eliza Orzeszkowa	From talent to inspiration.
Bolesław Prus	(...) from sunrise to sunset – he was planning the sticks and placed them in crosses (...) Till 10-th year of life he spoiled four knives but he had planned strange things: windmills, fences, ladders (...) The people were surprised and said to his mother that Antek would be a great master or a great scamp (...)

Ref.: own study

The results of psychologists and pedagogues research, enriched with literature creators ideas, can produce the state of apparent complete talent notion understanding. Moreover, it comes to conclusion of exceptionality and lack of the social acceptance a talented person and the need for its private life peace creation.

In a modern science, there is a different understanding of a talent. It is used both in the technics sciences and other empirical science disciplines⁸, including management ones⁹.

II. THE TEMPORARY APPROACH TO TALENT MANAGEMENT

The verbal descriptions used by management sciences representatives, specifying what a talent is, can be categorized

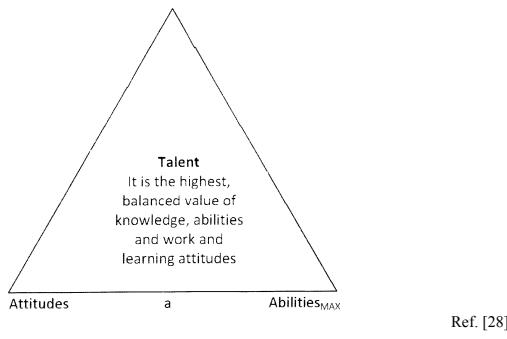
⁷ Among others S. Baley claims that a pedagogical talent this is "a rare suitability, existing in large dose characterized people who have pedagogical attitude".[22]

⁸ According to modern technics requirements, the notion of talent was adopted to describe one from electric or combustion track age system. The Canadian company Bombardier has been producing since 1994, the track age called "Talent". This name comes from German firm Talbot Leichter Nahverkehrs Triebwagen

⁹ Some of them there are not a definition in the logical sense but a verbal description.

into several groups¹⁰, what determines the optimization talent management activities [23], through renewed closing relations between talent management and competency management and knowledge management¹¹. Approximation can be reached with differentiation the common language and grammar – the art created language [24], respecting reinterpretation rule of empirical set of data and its relation to a new not an old paradigm. What constitutes the new approach in opposition to hitherto prevailing activities methods [25], because of recollection (recordatio) [26] of science knowledge and its distinguishing from common language, as well as review of things related to achieving goals [27]. The majority of the talent terms, used in temporary management sciences underline, that its occurrence is related to ability, knowledge, and positive attitudes saturation, manifesting in developing internal motivation. What, in the context to historical talent dimension allows to assume that the talent – this is the highest, balanced value of knowledge, abilities and work and learning attitudes or the highest level of competency components (Figure 1).

Figure 1. The significance of a talent



Yet, the relation between talent and competencies is undisputable, therefore, it is authorized to say that talent management equals the highest, balanced level of sets: attitudes, abilities and knowledge management. The assumption that talent management is a derivative of activities aimed to talent growth trajectory optimization to achieve organizational goals is well founded (Figure 2).

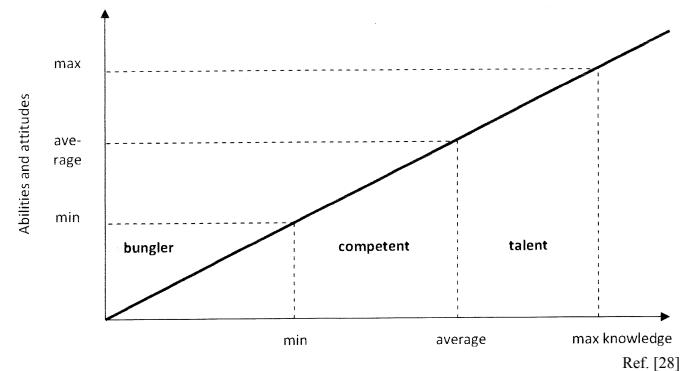
To reach the most profitable activity results, likewise competency management, assures, according to an organizational cycle and enterprises approach, the existence of open system for the talents to enter within organization, and, next, go-over an out [30]. The difficulty of this process is determined with several factors, among others, the necessity of unceasing elimination of conviction about harmfulness valuation and ranking to strengthen these, who achieve, through competency components optimization the maximum level of their specialization.

¹⁰ The definition group indexing was classified referring to culture definition proposed by L. Kroeber and C. Kluckhohn's [29]

¹¹ This closing is not the symptom of knowledge bracing but the example of science unification, postulated by J. Szacki

Moreover, the postulated factor there is an obligation to talent damage counteraction¹².

Figure 2. Talent and level of knowledge, abilities and attitudes relation



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The major criticism of mentioned activities quality there is, like in the case of talent term, the renewed reading of existing subject literature, related to respective competency components, including these, which indicate the significance of knowledge and attitudes.

III. RESEARCH RESULTS

As a research, there was conducted a questionnaire, in which the clients, managers and agents evaluated and ranged the main factors of life insurance sales efficiency. In this manner there was possible to achieve the triangle of answers for the same questions and increase the reliability of answers. The research sample was: 1214 clients, 476 agents and 232 managers of four biggest life insurance companies on Polish market, which are: PZU, Amplico Life, Aviva, ING.

The research results indicate the positive correlation between the service quality for clients and internal processes in life insurance companies. The customers evaluate this mentioned quality throughout the personality and competencies of inter-

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mediary, what is convergent with the opinion of V. Zeithaml, M. Bitner.[3] Authoresses claim the crucial role of personnel during the sales process because the employees are perceived in mentioned process as these, who are:

- a service,
- a service organization,
- marketers,
- the firm.

The clients expect that the insurance agent should be their adviser, as for example Financial Planning Adviser in United Kingdom. Hence, according to Polish law regulation¹⁴, the insurance agent there is both a proxy of insurance companies and an entrepreneur, which salary is a commission (the higher, the better). Referring to A. Janowski [31], the insurance agent will choose the financial solution for a client, that will bring the highest provision, so, taking into consideration the saving aspect, the biggest cost of purchasing.

Yet, the clients of insurance companies perceived the agent's personality traits and competencies as two most important factors determining their purchasing decisions (*Table IV*).

TABLE IV. FACTORS DETERMINING PURCHASING LIFE INSURANCE POLICY DECISIONS – CLIENT APPROACH.

[1-the worst, 5-the best]	Aviva	Amplico	ING	PZU	Average value	RANK
Level of premium	2,81	2,77	3,06	3,42	3,01	X
Market offer	3,14	2,97	3,52	3,70	3,33	VIII
The mark of insurance company	3,90	4,29	4,25	3,82	4,06	IV
Market share	4,01	4,13	4,33	4,16	4,16	III
The number of additional risks	2,90	3,00	3,00	3,75	3,16	IX
Branch in town	2,71	3,29	2,46	3,48	2,98	XI
Agent's competencies	4,5	4,52	4,54	4,12	4,42	I
Presentation	3,81	3,65	3,96	3,62	3,76	VI
Policy value simulation	3,84	3,52	3,81	3,68	3,71	VII
Agent's personality traits	4,32	4,61	4,42	4,16	4,38	II
Agent's general knowledge	4,05	4,06	4,02	3,68	3,95	V

Own research

After more precise analysis it is possible to indicate, that clients of PZU differ in their opinion from other insurance companies' customers. They suggest that it is more important to them to know ex equo the market share of insurnace company and agent's personality traits (*Table V*).

As a consequence, the competencies got the third rank. The next PZU cint opinion difference is the level of importance of the number of additional risk. In the ralition to the average rank, PZU customers score 0,4 point more than others. Moreover, the general knowledge of insurance agent is less important for PZU clients – their rank is two lower than others'.

TABLE V. FACOTRS DETERMINING LIFE INSURANCE POLICY PURCHASING – CLIENTS' RANKS

	Aviva	Amplico	ING	PZU	AVERAGE RANK
Level of premium	X	XI	IX	XI	X
Market offer	VIII	X	VIII	VI	VIII
The mark of insurance company	V	III	IV	IV	IV
Market share	IV	IV	III	I	III
The number of additional risks	IX	IX	X	V	IX
Branch in town	XI	VIII	XI	X	XI
Agent's competencies	I	II	I	III	I
Presentation	VII	VI	VI	IX	VI
Policy value simulation	VI	VII	VII	VII	VII
Agent's personality traits	II	I	II	I	II
Agent's general knowledge	III	V	V	VII	V

Own research

The differentioation between scores and ranks is also noticeable between the insurance compnies representatives and their clients (*Table VI*).

TABLE VI. THE SCHEDULE OF AVERAGE SCORES OF CLIENTS AND SALES EMPLOYEES OF INSURANCE COMPANIES

	Aviva	Amplico	ING	PZU
Level of premium	<i>Clients' average score</i>	2,81	2,77	3,06
	<i>Agents' and managers' average score</i>	3,775	4,17	3,98
Market offer	<i>Clients' average score</i>	3,14	2,97	3,52
	<i>Agents' and managers' average score</i>	2,24	2,58	2,40
The mark of insurance company	<i>Clients' average score</i>	3,90	4,29	4,25
	<i>Agents' and managers' average score</i>	3,91	4,01	4,07
Market share	<i>Clients' average score</i>	4,01	4,13	4,33
	<i>Agents' and managers' average score</i>	2,6	2,56	2,78
The number of additional risks	<i>Clients' average score</i>	2,90	3,00	3,00
	<i>Agents' and managers' average score</i>	3,20	2,9	3,38
Branch in town	<i>Clients' average score</i>	2,71	3,29	2,46
	<i>Agents' and managers' average score</i>	2,51	2,21	2,79
Agent's competencies	<i>Clients' average score</i>	4,50	4,52	4,54
	<i>Agents' and managers' average score</i>	4,57	4,63	4,6
Presentation	<i>Clients' average score</i>	3,81	3,65	3,96
	<i>Agents' and managers' average score</i>	2,66	2,38	2,55
Policy value simulation	<i>Clients' average score</i>	3,84	3,52	3,81
	<i>Agents' and managers' average score</i>	3,34	3,47	3,39
Agent's personality traits	<i>Clients' average score</i>	4,32	4,61	4,42
	<i>Agents' and managers' average score</i>	4,33	4,53	4,38
Agent's general knowledge	<i>Clients' average score</i>	4,05	4,06	4,02
	<i>Agents' and managers' average score</i>	3,77	3,87	3,82

Own research

Yet, there is not an objection to establish main criteria of purchasing decisions. Despite of PZU customers specificity mentioned above, the average sore is the highest for agent's competencies and personality traits. Therefore these factors reached the highest ranks (*Table VII*).

¹⁴ See The Polish Civil Code, art. 805-834, Polish Insurance Act, 22.02.2003 [Dz. U. 2003 no. 124 pos. 1154]

TABLE VII. THE SCHEDULE OF RANKS - COMPARISON

	Average rank – agent and manager approach	Average rank – client approach
Level of premium	IV	X
Market offer	XI	VIII
The mark of insurance company	III	IV
Market share	VIII	III
The number of additional risks	VII	IX
Branch in town	IX	XI
Agent's competencies	I	I
Presentation	X	VI
Policy value simulation	VI	VII
Agent's personality traits	II	II
Agent's general knowledge	V	V

Own research

To further investigation, it is very important to underline the existence of considerable rank conformation of agent's general knowledge and the insurance company's mark as well as its market share.

According to the research results, it was not confirmed that convergence of client purchasing policy determinants with both agents and managers of life insurance companies. Yet, the mentioned research proved the strong positive correlation of perceived factors between agents and managers, in the context of life insurance policy sales. Despite rare examples of different ranking, the final average sequence is unequivocal. Additionally, the research results imply incontrovertible relationship between agent's competencies and personality traits, which both agents and managers claim as the main factors of success.

Moreover, the external evaluation of life insurance purchasing decisions is identical. Yet, there seems to be authorized to claim to construct the recruitment tests that enable to reach the peoples, who have the desirable personality traits and than to train them to get the highest competency level.

IV. FUTURE PERSPECTIVES OF TALENT MANAGEMENT - CONCLUSIONS

Temporary, a talent-required marketplace, one of the most important challenges, which organizations are facing to, is to efficiently attract, assess, train and retain talented employees. As mentioned above, talent management is the process, which consists of planning, recruiting, developing, managing, and compensating employees within the organization. According to our researches, this part of intellectual capital management is highly underestimated on the Polish market. The Polish organizations are usually concerned to maintain the status quo and talent management requires some effort to converge, providing end-to-end talent management solutions that enables organizations to better recruit, get more out of the employee appraisal process, manage learning to develop employees' strategically-critical competencies, and compensate employees fairly. On the other hand - talent management solutions relieve the stress of writing employee performance reviews by automating the task and using your exact workflow. The enterprises can establish and communicate major corporate goals, evaluate employee performance improvement, and ensure that all levels of the organization are aligned – all working towards the same goals.

Therefore it seems authorized, based on A Janowski's [32] opinion, to underline, that organizations, which implement talent management procedures will get their goals more effectively than the other ones (*Table VIII*).

TABLE VIII. THE EFFECTIVENESS RATIOS CHARACTERISTICS SCHEDULE - COMPARISON

Ratio	Insurance Company			
	Aviva	Amplico	ING	PZU
Market share [%]	15,43	8,67	7,78	4,7
Annual premium per agent [pln]	1012683,58	787366,27	408486,89	66932,27
Average premium value per insurance policy [pln]	5621,80	4374,26	3404,06	929,62
The number of active agents	1498	1201	2011	8785
Total gross premium [mln. pln]	15,17	0,95	0,82	0,59

Own research

Aviva agents, who can be perceived, according to the research results, as the most talented ones, reach the highest effectiveness standards of four the biggest insurance companies in Poland. It proves the thesis that there is a strong positive correlation between talent management and economic results for life insurance companies.

On the contrary, the operational activity within organizations indicates, that the talented people are put at risk of destruction by the rest of "less talented" part of human population.

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