IMPROVING CREATIVITY; SUSTAINABLE COMPETITIVE ADVANTAGE STRATEGY: EXPLAINING THE ROLE OF TALENT DEVELOPMENT

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ABSTRACT
The aim of this research is to offer practical solutions to improve staff creativity as a strategy of sustainable competitive advantage based on talent development in insurance industry. The research is applied in terms of objective, and its methodology is descriptive-correlational. The data was collected using a questionnaire. The validity of the questionnaire was confirmed by experts and the questions’ factor analysis and the reliability were confirmed by Cronbach’s alpha coefficient. The research statistical population consisted of managers and experts of the 11 superior insurance firms in east Azerbaijan province. The statistical volume was determined 290 individuals by using Cochran formula in confidence level of %95 that they were selected randomly. The results showed that talent development has a positive impact with path coefficient of 0.44 on employee’s creativity. According to the role of creativity in creation of the sustainable competitive advantage, this research can solve the problems of the chief managers in talent development aligned with creation of sustainable competitive advantage in this industry.

Keywords: Creativity, Talent Development, Sustainable Competitive Advantage, Resource Based View, Insurance Industry

INTRODUCTION
Global competition has forced organizations to differentiate and create sustainable competitive advantage for survival and success. Emerging knowledge-based economy and ever-increasing growth of service sector and their major contribution to the countries’ economy have paved the way to fundamental changes in working methods, the value creation nature and process. Researchers argue that in the service and knowledge-based economy, processes and nature of business depend on intangible resources and assets to create value rather than being based on tangible resources and production facilities and sustainable competitive advantage is based on intangible assets such as human capital (Barney, 1991; Joo et al., 2013; Hakkak and Rahimi Aghdam, 2015; Tahmasebi et al., 2015). Human resources contribute in organizational affairs through skills, competencies, motivation, awareness and other useful viewpoints (Chami-Malaeb and Garvan, 2013). In fact, organizations competition is based on the employee’s skills and talents. From the resource-oriented perspective, the successful businesses need development and efficient use of tangible resources and assets besides intangible assets. This approach takes to account the features such as being valuable, rare, inimitability and non-substitutable of resources (Barney, 1991; Diaz-Fernandez et al., 2015) and provides the organizations a competitive advantage source (Hintehuber, 2013). A knowledge-based business environment requires an approach that involves new organizational intangible assets such as knowledge, competencies, human resources, innovation and organizational culture and etc (Esmaeili and Rahimi Aghdam, 2015). Researchers believe that intellectual properties effective management is more essential than physical assets and financial resources management to gain competitive advantage (Sengupta et al., 2013). Human creativity, as a competency (Yang et al., 2016; Garvan, 2012) and also as an economic valuable resource is an intangible asset responsive to the needs, new expectations and rapid changes in sciences and information in the age of knowledge-based economy and also competitive advantage and organization survive (Joo et al., 2013). Since maintaining a competitive advantage in the long-term depends on the creativity (Grabner and Speckbacher, 2016) and at last, depends on producing new products.
Market conditions and competitive nature force organizations to propose new ideas for management of people in order to have sustainability in a competitive environment. Although creativity comes from individuals’ abilities, other organizational factors play a major role in proposition of new ideas and process of converting them to products. Talent development is a new approach which can make changes in the human capital management; since all intangible assets are managed via human talent. Garvan et al., (2012) suggested that organizations can obtain required talents from external market but successful implementation of the organization strategy in the long term seems unlikely; hence they emphasize numerous advantages of internal talent development and in order to be competitive, organizations need to gain industry and firm specific skills and knowledge. For this purpose, in addition to teaching and learning, human resources researchers introduce coaching as a new approach in developing organization talents (Mavor et al., 2010).

Insurance industry, as a subsidiary of the financial services, is based on a variety of intangible resources. Zakeri et al., (2013) classified insurance industry organizational resources into four major sections: human capital, structural capital, relational capital (intellectual capital components), physical and financial capital. Physical and financial resources are less complex than the intangible resources. Ambiguity and complexity of the organization’s intangible assets make them more complex to manage relative to physical and financial resources. On the other hand, achievement and proper utilization of intangible resources can be an important factor in differentiation and creating competitive advantage in the knowledge-based firms (Nazarpoori and Rahimi Aghdam, 2015) including insurance firms. Specific features of the knowledge and technical services nature such as being commercial, creativity, flexibility and variability have led to providing insurance services widely. In the past, customers had to use exclusive services and products in any quality, but at present following announcement of Article 44 of the constitution and transferring services to private sector in most businesses as well as the insurance industry, the service providers should compete intensively for customer attraction. On the other hand, emergence of services tariff in the insurance market prevents freedom of insurance companies in setting rates. So in such a market, insurance companies compete for styles, providing new services and customer orientation to facilitate, accelerate and improve delivery of services. Given the state of the insurance industry in Iran as a very high potential market for a variety of insurance programs among different social classes, making decisions to incorporate new methods and creativity of stuff seems necessary (Mazloomi et al., 2013). There are not enough studies on promoting employees’ creativity in terms of talent development as a strategic competency to have sustainable competitive advantage in Iran insurance industry. It seems that providing necessary conditions for human resources development requires qualifications and enhancing creativity, hence the insurance companies are able to offer new services to the beneficiaries and creation of sustainable competitive advantage. The aim of this study is to provide practical solutions to improve employees’ creativity based on talent development strategy in order to achieve a sustainable competitive advantage in the insurance industry.

Theoretical Foundations

Sustainable Competitive Advantage

Resource-based approach explained the difference in the firms’ competitive power fundamentally. This approach suggests that the difference in competitiveness of the firms lies in their unique resources and assets. These unique assets and resources are extracted from the capabilities and assets that are not necessarily purchasable (Akbari and Esmaeilzadeh, 2013). Sustainable competitive advantage is continuation of the unique value creation strategies benefits asynchronously with existing and potential competitors that are not able to copy of these benefits (Barney, 1991). A firm can create a sustainable competitive advantage when its managers employ their strategies based on features that are not easily to be copied. Using intangible resources (knowledge and competency) is much more difficult than copying of physical resources (Dries et al., 2012; Attaran et al., 2012). Recent research has considered employees’ competencies as a central factor in sustainable competitive advantage. Competency consists of knowledge, skills and attitudes (Progulaki and Theotokas, 2010; Sengupta et al., 2013). What should be considered is the relationship among these three components. Therefore, to achieve sustainable
competitive advantage, organizations must be able to model the required competencies and take action to developing and managing these competencies.

Talent Development

Talent development is one of the major components of the organization’s talent management process which focuses on planning, selection and implementation of development strategies for all talents in the organization to ensure that the organization has necessary talents to achieve present and future strategic goals (Garvan et al., 2012). Talent development practices can be characterized as “performance-oriented practices” and “control-oriented practices” (Chami-Malaeb and Garvan, 2013). Harris et al., (2012) argued talent development practices enhance human capitals by improving knowledge, skills and potentials. Dries et al., (2012) point out that human resources are valuable and very difficult to imitate by competitors. Also, these practices improve human capital resources, career path and employability (Chami-Malaeb and Garvan, 2013). Iles et al., (2010) state that there is no agreement on what kind of talents should be undertaken within the development process; they emphasize four approaches: 1- an inclusive approach with a focus on the development of all potentials; 2- an inclusive approach focusing on development of social capital; 3- an exclusive approach with a focus on the training of elites and 4- an exclusive approach focusing on key posts and roles and develop talents that fulfill these roles. Although McKenzie Consulting Group initially supported the exclusive approach to talent development, but now they support more inclusive approach to talent development, not only talents A, but also talents B. A number of studies also support combinatory approach for empowering organizations to benefit from both approaches. In this study, the inclusive approach focusing on all potentials to talent development has been used.

Two categories of competencies, including technical competencies and generic competencies are focused in the process of talent development. The researchers believe that factors leading to effective factors are technical competencies and ability to use systems and processes to achieve performance standards. They also suggest that managers focus on technical competencies than generic competencies in the first stages of career path. Training is one of the most effective methods for technical competencies in the talent development process (Garvan et al., 2012). On the other hand, generic competencies are considered important for career advancement (Dierdorf et al., 2009). Therefore, in addition to basic skills training, human resource professionals focus on talent development programs such as professional experience, coaching and career management (Joo et al., 2013), as well as job rotation within the organization and even international organizations with various working conditions and emphasize that the talents should be obtained in skills in a variety of fields of work; in fact, generic competencies are more emphasized. The so-called generic competencies focus on qualities and abilities that are important in the workplace, including analysis and problem-solving skills, communication, teamwork and personal qualities such as imagination, creativity and intellectual rigor and personal values such as stability integration and tolerance (Garvan et al., 2012). Researchers argue that mentoring can be a good way to individual development plan. Charted Institute of Personnel and Development based on the human resources professionals plan, suggests coaching as one of the key issues in learning and talent development (Mavor et al., 2010). Mentoring is a relationship in development based on goal that an expert and well-informed experienced person trains personal life and low experienced personal occupations with law awareness. In this process, the coach encourages trainees to manage their own learning in a way that trainees rely on themselves in learning new knowledge, skills and motivation to work (Gholipoor and Hashimi, 2015). In this study focusing on the role of both technical competencies and generic competencies improving creativity has been investigated.

Creativity

Researchers define creativity as an output focusing on the production of new and useful ideas in relation to goods, services, processes and practices (Liu, 2013). Novelty and usefulness are the two necessary conditions for creativity. A new idea without potential practical value is uncommon but is not creativity; creativity and innovation are related, but not interchangeable. Innovation is successful implementation of new and useful ideas in the organization. Creativity is prerequisite and base of innovation (Joo et al.,...
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2013). According to the creativity elements model, there are four essential factors for creativity that the three factors are related to the person and one factor is related to the social environment. Knowledge and skills, creative thinking skills and intrinsic motivation are related to personal factors. According to this model, creative ideas are results of cognitive and motivational processes, meanwhile, environment and social interactions impact on them (Rangriz and Rezaei, 2015).

Research Background

Albrecht et al., (2015) argued that HR professionals need to move beyond the everyday practices and involving career in human resource practices, like attracting, sociability, performance management, training and development that this action resulted in more job involvement and improving the positive output quality and achieving competitive advantage. Heidari et al., (2013) concluded that in the Iranian insurance company administrators and employee’s opinion, improving the attitude of the sellers, creating necessary capacities and development the skills and specialist knowledge in the field of customers cause to competitiveness power based on the resource-oriented approach. Gholipoor and Hashemi (2015) also suggested a positive impact of mentoring on succession planning with a focus on individual development plan in the Telecommunications Research Organization. They argued that career development functions and modeling can be effective in implementation of personal development. Yang et al., (2016) in a study in the banking industry in China showed the relationship between improving operational competencies and the new services development employees’ creativity. They also argued that development of operational competencies leads to the promotion of creativity and it causes to achieving the new service development and these findings are in line with about the resource-oriented theory observing the importance of development of competencies and employees’ creativity in achieving competitive advantages. Prieto et al., (2014) also showed that ability enhancing and opportunity enhancing are positively related to employees’ innovative behavior that this association is intermediated by supportive workplace conditions including management and colleagues support. Mazloomi et al., (2013) also reported a positive relationship between Transformational leadership and innovation with intermediary role of creativity in the private insurance companies. They argues that Transformational leadership using idealized influence, inspirational motivation, intellectual stimulation and individualized consideration will be able to make fundamental change in the attitudes and perceptions of employees and also provide creativity and innovation. Golparvar and Padash (2011) in a research entitled “The relationship between supervisor support and creativity according to the role of intrinsic motivation and sense of energy among the Haier factory” showed that there is a positive and significant relationship among supervisor support and intrinsic motivation, a sense of energy and creativity.

The Research Hypothesis and Conceptual Model

An organization’s sustainable competitive advantage is obtained mainly by internal resources competitive advantage. Given that intangible resources are achieved over time and cannot easily to be imitated by competitors, they play a key role in competitive sustainability. Intangible resources include human resources, creativity and innovation, organizational culture and reputation (Rangriz and Rezaei, 2015). According to the resource based theory, all resources are not provider of SCA, and in this context, the resources must have four characteristics: first, the nature of the resources should be heterogeneous and immobility to some extent (Barney, 1991). Employees’ creativity is consistent with the resource base strategy; since their nature is complex and cannot be transferable between organizations. Secondly, innovation should lead to new services to customers and this competency and creativity are rare and not common among organizations. The competitors cannot easily imitate them or replace them with other qualifications (Yang et al., 2016). Thus, creativity competency development in line with achieving a sustainable competitive advantage is supported by this theory. Resource based theory states that human resource systems can affect the competitive advantage via influencing competencies, tacit knowledge and complex social relationships that are lodged deeply in history and culture of organizations (Diaz-Fernandez et al., 2015, Manrope, 2015). The researchers believe that talent development can play a vital role in enhancing creativity, talent development and creativity by creating an environment for learning and development of opportunities (Joo et al., 2013). They suggested learning as an important factor in
gaining job skills, responsibility taking and gaining more capabilities for stability and career development and they called it their career ladder (Khaef Ellahi and Sharafat, 2014). Training is always the most important tool in improving the overall performance of employee’s. Training is planned organizational effort to facilitate learning about job-related competencies (Fathi Vajargah et al., 2014). Michell (1987); Amabile (1996) and Williams (2001) suggested that creativity can be increased by training and learning. These practices are in the area of talent development that provide learning and development in individual and organizational aspects. Also, employee’s horizontal and vertical circulations can help the organizations to meet their growth needs and personal development. In addition to the learning experience and improvement of competencies, the employees achieve a higher degree of self-actualization and job involvement. On the other hand, coaching is continuous learning process based on the empowerment and development of talents through supportive relationships. The coaching process is systematic and results-oriented and focused on collaborative solutions in which the coach helps the trainees in enhancing performance, life experience, self-learning and personal growth (Fathi vajargah et al., 2014). Mavor et al., (2010) also argued that coaching and intuition are opportunities to develop, change, innovation and creativity that considered in human resource development.

As mentioned researchers emphasize creativity as a strategic competency (Yang et al., 2016; Garvan, 2012) and point out to the importance of creativity and its role in creating a sustainable competitive advantage (Mazloomi et al., 2013; Joo et al., 2013; Grabner and Speckbacher, 2016), its reliance on development practices (Amabile, 1996; Williams, 2001; Minabava, 2008; Joo et al., 2013; Prieto et al., 2014; Diaz Fernandez et al., 2015). Review of literature also showed that improving employees’ creativity has not considered from the perspective of talent development and non-research has investigated the direct relationship between these two variables; therefore, on the basis of theoretical and experimental principles and above conceptual relations, a positive relationship between talent development and creativity of employees is expected. According to existing research and subsequent arguments the research hypothesis and also conceptual model can be suggested as follows:

H1: Talent development plays a positive role in improving creativity.

Research Methodology
The present research is applied in terms of purpose and descriptive and correlation according to the nature and objectives. To test the hypothesis modeling of structural equation by software Amos was done. The statistical population consisted of managers and experts from 11 leading insurance companies (Iran, Alborz, Asia, Sina, Karafarin, Pasargad, Mihan, Mellat, Razi and Ma) which Industrial Management Institute, in East Azerbaijan province introduced 500 companies and 1493 individuals constituted research population. The research statistical sample was chosen using random sampling method. Based on Cochran’s formula at confidence level of 95 percent, 305 individuals were determined as statistical sample that 290 questionnaires were analyzed. The population and sample detailed information is provided in Table 1. To collect data in addition to library resources, questionnaire was used. The questionnaire included five questions related to their demographic profile and the second part contained 10 questions in the Likert format. While all items of the questionnaire were based on previous studies and
standard questionnaires, to ensure validity the questionnaire was sent to three experts and finally, 6 questions were confirmed for assessing talent development (Chami-Malaeb and Garvan, 2013) and fourth questions were approved to measure creativity of the employees (Tierney et al., 1999). Also, the factor analysis of items of each variable (Table 2) confirmed the validity of the questionnaire. The reliability obtained 0.84 and 0.76 by Cronbach’s alpha coefficient for talent development variable and creativity respectively.

Table 1: Detailed Information and Sample Population

<table>
<thead>
<tr>
<th>Serial</th>
<th>Insurance Firms</th>
<th>Total</th>
<th>Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Iran</td>
<td>660</td>
<td>135</td>
</tr>
<tr>
<td>2</td>
<td>Alborz</td>
<td>129</td>
<td>26</td>
</tr>
<tr>
<td>3</td>
<td>Asia</td>
<td>207</td>
<td>42</td>
</tr>
<tr>
<td>4</td>
<td>Sina</td>
<td>29</td>
<td>5</td>
</tr>
<tr>
<td>5</td>
<td>Karafarin</td>
<td>93</td>
<td>19</td>
</tr>
<tr>
<td>6</td>
<td>Novin</td>
<td>130</td>
<td>26</td>
</tr>
<tr>
<td>7</td>
<td>Pasargadane</td>
<td>84</td>
<td>17</td>
</tr>
<tr>
<td>8</td>
<td>Mihan</td>
<td>42</td>
<td>8</td>
</tr>
<tr>
<td>9</td>
<td>Melat</td>
<td>13</td>
<td>3</td>
</tr>
<tr>
<td>10</td>
<td>Razi</td>
<td>69</td>
<td>14</td>
</tr>
<tr>
<td>11</td>
<td>Ma</td>
<td>37</td>
<td>7</td>
</tr>
<tr>
<td>Total</td>
<td>1493</td>
<td>305</td>
<td></td>
</tr>
</tbody>
</table>

RESULTS AND DISCUSSION

Findings

Descriptive Findings

This study was conducted among managers and experts from 11 leading insurance companies. Of the 290 samples, 231 (79.9%) were male and 59 (20.3%) were female. Three participants (1%) had PhD degree, 62 persons (21.4%) had master’s degree, 212 persons (73.1%) had bachelor’s degree and 13 participants (4.5%) had associate degree.

The Inferential Findings

Measurement models test

After collecting the data to determine the acceptance level of the indicators to measure latent variables; at first all they must be tested individually. The results of factor analysis showed that all the questions with factor higher than 0.4 play role in explaining latent variables. The general indices of fitness (confirmatory factor analysis) are shown in Table 2.

Table 2: Confirmatory Factor Analysis of Patterns of Model

<table>
<thead>
<tr>
<th>Observable Variable</th>
<th>DF</th>
<th>CMIN</th>
<th>CMIN?DF</th>
<th>GFI</th>
<th>RMSEA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Talent Development</td>
<td>9</td>
<td>29.07</td>
<td>3.23</td>
<td>0.97</td>
<td>0.08</td>
</tr>
<tr>
<td>Creativity</td>
<td>2</td>
<td>6.84</td>
<td>3.4</td>
<td>0.98</td>
<td>0.09</td>
</tr>
</tbody>
</table>

Table 2 shows the model good fitness by the data. It can be concluded that the measurement models have a good fitness and it means that the observable variables can measure latent variables.

The Research Hypothesis Test

To test the hypothesis, the structural equations have been used that the output by software AMOS 21 is shown in figure 2.
**Evaluation of the Model Fitness**

Each model based on a theoretical and experimental background is subjected to this question that to what extent the model is in compliance with reality? In fact, the question is that to what extent the data support the model that theoretically has been made? This key question is subject of fitness of the data. Table 3 depicts the indicators and their acceptability, calculated values and results.

**Table 3: Conceptual Model Fitness**

<table>
<thead>
<tr>
<th>Fitness Indicators</th>
<th>Abbreviation</th>
<th>Acceptable</th>
<th>Calculated Value</th>
<th>Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>Degree of Freedom</td>
<td>df</td>
<td></td>
<td>34</td>
<td></td>
</tr>
<tr>
<td>Chi-Square</td>
<td>X2</td>
<td></td>
<td>70.49</td>
<td></td>
</tr>
<tr>
<td>P Value</td>
<td>p-value</td>
<td>P &lt; 0.05</td>
<td>0.000</td>
<td>Confirmed</td>
</tr>
<tr>
<td>Normal Chi-Square</td>
<td>Df/x2</td>
<td>Between 1 to 3</td>
<td>2.07</td>
<td>Confirmed</td>
</tr>
<tr>
<td>Confirmatory Fitness Index</td>
<td>CFI</td>
<td>CFI &lt; 0.9</td>
<td>0.96</td>
<td>Confirmed</td>
</tr>
<tr>
<td>The Root Mean Square Error of Estimate</td>
<td>RMSEA</td>
<td>REMSEA &lt; 0.8</td>
<td>0.06</td>
<td>Confirmed</td>
</tr>
<tr>
<td>Hoelter Critical Sample Size</td>
<td>HOELTER</td>
<td>HOELTER &gt; 200</td>
<td>230</td>
<td>Confirmed</td>
</tr>
</tbody>
</table>

According to the above table it can be concluded that the model has a good fitness. Hoelter index focuses directly on the issue of sufficient sample size. Hoelter has proposed 200 as the minimum acceptable for N critical values.

After review and approval of the model to test the significance of hypotheses CR and P have been used, based on the significance level of 0.05, the critical ratio must be greater than 1.96. Considering the results of the model analysis, the hypotheses have been investigated which results are shown in Table 4. H1 is approved based on the relationship between the talent development and creativity of employees by standard factor 0.44 and significance level 0.000 and critical ratio of 5.09 (up to 1.96).

**Table 4: Regression Coefficient and Hypotheses Partial Indices**

<table>
<thead>
<tr>
<th>Main Hypothesis</th>
<th>Regression Coefficient</th>
<th>Critical Value</th>
<th>P</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1 Talent Development ↔ Creativity</td>
<td>0.44</td>
<td>5.09</td>
<td>0.000</td>
<td>Confirmed</td>
</tr>
</tbody>
</table>

According to the table 4 and regression coefficient and critical values, the research hypothesis is conformed at confidence level of 95%; so it can be said that talent development has a positive effect on improving employee creativity.
Discussion and Conclusion

In today’s changing world, organizations’ survival, success and therefore competitive advantage depend on abilities and competencies developed to adapt to changes and employed in the best way. By shifting the focus towards resource-based and knowledge-based strategic management theories, research has shifted towards value creation and competitive advantage.

Undoubtedly, continuation of businesses’ activities depend on resources development, the ability to attract and employment of them in the business processes and efficient management in the line with companies’ goals. Competitive conditions governing the insurance industry, as well as difference in resources in terms of value for business purposes have led to attention and planning of the businesses for developing potential resources.

Sirmon et al., (2010) argue that explaining the strategic resources is the first step in the creation of organizational capabilities and value for all benefactors.

Knowledge-based economic development and the special place of knowledge resources and intellectual capital in the success of the companies have led to attention to the importance of knowledge resources in the organization. Based on management research literature, human capital (knowledge, skills and attitudes) has been introduced as one of the most important components of intellectual properties and due to its vital role in providing competitive value to stakeholders and stability, its development seems essential for organizations particularly service industries and knowledge-based companies. In fact, it can be said that successful organizations succeed via their employees, because organizations consist of equipment and men and cannot be more dynamic and creative than their constituting elements. Accountability and valuation of the stakeholders is a function of the ability of employees and organizations should have various programs to improve and develop human resources and provide the right environment to develop talent.

With increasing importance of human resources in the development of knowledge-based and service organizations, insurance industry new strategies have focused on meritocracy. In this regard, the researchers acknowledge creativity as a core competency that plays a critical role in valuation and competitiveness of the management insurance. The study investigates the relationship between talent development and creativity in insurance industry.

While explaining employees’ creativity as one of the human resources development outputs and generic competencies as well as a strategic resource to gain a sustainable competitive advantage by collecting the information from 11 insurance companies, this research showed talent development has a significant effect on the employees’ creativity.

These findings are consistent to the resource-based theory observing that competencies development and improvement of creativity is a valuable resource to achieve sustainable competitive advantage in insurance companies. Findings provide a clear view in relation to the development and improvement of creativity.

The employees are benefitted by these development practices for promotion in their career path and professional improvement and progress their interest in the future and organizations expect the employees to respond to these benefits positively. According to the research hypothesis of the impact of talent development on creativity in this study, it was shown that when the employees receive necessary training along with other development measures such as job rotation, mentoring and career development they will be able to deal with challenges and organizational issues and complex and uncertain tasks with new and useful ideas.

Therefore, it is recommended that the insurance industries with respect to the role of creativity in obtaining competitive advantage to take action to implement talent development practices. Implementation of training courses in the field of insurance knowledge and offering new ideas for kinds of insurance services can assist the organizations in the creation of innovation and competitive advantage. Also, it is recommended the insurance companies implement talent development plans, job rotation and coaching with the aim of gaining knowledge and skills in diverse areas and facilitate creativity and innovation processes.
According to research results, human capital paves the way for creativity, nurturing ideas and innovative practices to facilitate utilization of the intangible resources that are difficult to imitate by competitors and the organizations are placed in a new situation and dynamic place.

In this Research, improve creativity has been examined from talent development viewpoint considering training and professional development among famous insurance companies employees. It seems other variables such as leadership, knowledge management, and organizational culture could explain creativity changes in the organizations.

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