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Wyższej Szkoły Bankowej we Wrocławiu
Nr 28/2012

Szkice z ekonomii behawioralnej
i ekonomii ekologicznej

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pod redakcją naukową
Mariana Nogi



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Summaries

Bartosz Scheuer

Metodologia ekonomii z perspektywy radykalnego konstrukttywizmu

Podejście retoryczne w metodologii ekonomii zazwyczaj traktowane jest jako niezmiennie radykalne. Faktycznie, w porównaniu do ściśle modernistycznej orientacji obecnej w głównym nurcie, postulat, by w dyskursie zwracać prawie wyłącznie uwagę na jakość formułowanych argumentów i ich perswazyjną siłę, wydaje się dość daleko idącą zmianą. Jednak jeśli dyskurs ów podda się analizie z perspektywy konstruktywistycznej, okaże się, iż zakres zmian mógłby być znacznie bardziej radykalny, a w konsekwencji, że całkowitemu przewartościowaniu musiałoby ulec postrzeganie tak fundamentalnych kwestii, jak sposób powstawania teorii i jej relacja z tym, co określa się mianem rzeczywistości gospodarczej.

Bartosz Scheuer

Illusion of certainty, some remarks on economics modernistic complacency

Modern mainstream economics sets itself apart from other social sciences strictly of modernist character. Economists do not see this as a defect, on the contrary, they observe that their superiority over the representatives of other sciences. In their view, the formalism and mathematisation of economic analysis together with the conviction that the assumptions of rationality and maximization are universal explanations for human behaviors allow to formulate a prediction of a far greater precision than it is the case now, for example in sociology. However, using Fleck's conceptual apparatus it is possible to demonstrate that the conviction is merely economists illusions.

Paweł Siarka

Practical aspects of the bank's liquidity risk management in light of the financial crisis

One of the main challenges of modern banking is to control liquidity risk. The recent crisis emphasized the need to develop systems that are used to risk assess and control. It is important that these systems take into account the dependencies between various types of risk. In its recommendations, the Basel Committee recommends the implementation of quantitative methods and analysis of the effects of catastrophic events. In this article the author presents the problem of liquidity analysis in banks with particular emphasis placed on the role of their organs in risk management process. Reference was made to a number of practical issues related to the liquidity control, such as the issue of open position calculation or communication within the organizational structure of the bank.

Paweł Siarka

Application of the frequency test in the context of fraud risk

In this article the author describes the issue of credit risk management in the context of the events of fraud. The author focuses on the problem in question through the experience gained in the research conducted on retail portfolio of loans, where the level of frauds is relatively high. The article presents the concept of an early warning system based on statistical test and confidence interval determined for the observed frauds. The paper also points out at a number of practical observations collected from the area of credit risk detection.

Bożena Nowosielska

Efficiency of action taken by the supervisory institutions to limit granting currency loans to households in 2006-2010

Supervisory institutions in Poland have increased their activity in the last five years. Demand for the currency loans amongst households was contrasted with supervisory limitations. Identifying basic risk associated with granting currency loans made it possible to indicate a range of threats for both banking sector and national economy. Consequently, the supervisory institutions took action to reduce granting currency loans despite households' considering them beneficial. The government also showed initiative in this area. The programme "Family on its own" (promoting mortgage with governmental surcharge) limited the currency of the loans exclusively to PLN. Another initiative supported by the government is to regulate the amount of foreign exchange spreads, which often significantly increases the loans load of the households. In this paper an attempted is made to assess the effectiveness of actions taken to reduce granting currency loans.

Waldemar Michalczak, Małgorzata Bujnowska, Joanna Żółtańska

Analysis of the quality of life of senior citizens based on participation in the programme of activities offered by the University of the Third Age

The purpose of this research is an attempt to present the differences in assessment of quality of life between persons attending activities at UTW and those who do not attend it, and to show that participating in the activities offered by the UTW can in some extent measure the level of physical fitness and other related factors. The Nottingham Health Profile's questionnaire was used to research quality of life, and it was adapted into Polish by Professor Kazimierz Wrześniewski. As a result of the research, it was confirmed that attendees of UTW significantly assess their quality of life as better than those persons who do not attend it.

Wioletta Wolańska

Attitudes to older people in Poland in the light of the subjective opinions

In the light of growing trend of population aging and the increased multi-generation effect, it is important to shape proper relations as well as attitudes between representatives of different

generations, and acceptance and esteem for elderly – both for own old age and that of other people. The paper presents an analysis of trends in selected demographic processes in Poland in the years 1950-2005, together with forecasts up to the year 2050, in accordance with UN global demographic forecasts. Selected results of studies are presented, as published by Public Opinion Research Center in the years 1998-2009, addressing opinions and attitudes of Polish citizens towards old age and the elderly.

Michał Biernacki

Environmental Life Cycle Costing as an evolution of traditional Life Cycle Costing

The article presents the main scope of environmental life cycle costing (LCC) which summarizes all costs associated with the life cycle of a product that are directly covered by 1 or more of the actors in that life cycle. Moreover, it offers a link between ELCC and life cycle assessment (LCA). Environmental LCC is performed on the basis analogous to that of LCA, both of which being steady-state in nature. This article defines ELCC as a type of LCC, and puts environmental LCC into perspective.

Monika Grabowska

An attempt of classification of causes and the duration of poverty

The article attempts to classify the causes of emergence and lasting of poverty. The first part presents the definitions used in the literature, divisions, measurements and criteria for emergence of poverty. The spatial and temporal dimension of today's poverty has been presented. Part two deals with identification of economic and non-economic causes and symptoms of poverty.

Joanna Nogieć

The cooperation of companies and non-profit organizations – the opinion of customers

More and more often companies want to provide the business in a socially responsible way. The companies value the image and they are sure certain that such cooperation can increase it. The article presents the possibilities of the cooperation between the business and non-profit organizations.

Zofia Niekurzak, Urszula Sabat

Personnel training for tourism services market in Poland in 2003-2010

Tourism is a specific area of modern lifestyle with a great significance for the development of culture, education and healthy lifestyle. Tourism is nowadays one of the most dynamically developing sectors of economy, one aim of which is servicing ever-growing number of tourists. Working in this industry requires, above all, experience, organizational skills and ability to make strategic decisions supported by practice and knowledge of foreign languages. Therefore, it became necessary to train well-educated staff at every level of education. The aim of this study is to analyze the system of staff training for the tourism market in Poland in 2003-2010.

Urszula Sabat, Piotr Kunysz

Educating of snowboard instructors in Poland in 2004-2011

Snowboard is the most developing snow sport in Poland. Considering changes in free-market system and legislation, it is also easy to observe a dynamic growth in the number of snowboard instructors. They are educated by various types of companies at various levels. The aim of the study is to characterize the market of training snowboarding instructors in Poland between 2004 and 2011. In preparation of the material documents of Polish Association of Snowboard Instructors and Trainers Association of Snowboard are referred to.

Wojciech Wiesner, Wojciech Bigiel

Safety problems during water recreation at the wroclaw water junction

The aim of the paper is to analyze and assess the safety level of water recreation at Wrocław Water Junction. The needed information is collected with the use of diagnostic survey (interview). During the data analysis the procedures resulted from risk management methodology, are applied. The analysis begins with the identification of the existing risks that is followed by risk assessment, and elaboration of contingency plans defining the appropriate response to emerging threats. This is a novel approach in the field of physical culture. Conducted considerations lead to some methodological remarks and conclusions (education for safety).

Aneta Stosik, Piotr Zarzycki

Managing intellectual potential of accommodation facilities in chosen sites of the Tatra and Bieszczady mountain foothill – selected issues

It is the human factor that determines the contemporary transformations in the area of business management. Human resources, long neglected, have been appreciated again and their effectiveness results directly from the executive and personnel competence. Market players are accommodation facilities in the mountains and in the foothills – small and medium enterprises – that are expected to focus their attention not only on the product, services, idea but on the intellectual potential as well. Mental power is increasingly becoming the major success determinant in each organisation. The research project uses the categorized survey questionnaire. The study was carried out in selected foothill and mountain sites in the Tatra and Bieszczady Mountains in 2008. The results of the empirical research are supposed to depict varying intellectual capacity in the regions investigated. The subject respondents were analyzed in terms of the owners', managers, and personnel education, years of experience, recruitment sources, staff appraisal criteria, most desired employee's qualities and motivational tools.

Roman Nowacki, Katarzyna Nowacka

Perspektywy rozwoju turystyki w polskich parkach narodowych

Artykuł zawiera analizę uczestnictwa turystów przebywających w parkach narodowych w różnych formach turystyki i rekreacji oraz ukazuje sposoby spędzania przez nich wolnego cza-

su i preferowane przez nich kierunki dalszego rozwoju parków narodowych. Badania ankietowe przeprowadzono na grupie 286 osób, które ukończyły 18 lat, w Gorczańskim Parku Narodowym. Z badań wynika, że większość ankietowanych turystów zwiedzała park narodowy po raz pierwszy. Gorczański Park Narodowy posiada cenione przez turystów walory przyrodnicze i krajobrazowe. Jednak badania wykazują duże potrzeby w zakresie bazy noclegowej i gastronomicznej, infrastruktury turystycznej i sportowej oraz oferty kulturalnej i rozrywkowej. Turyści przyjeżdżają do parku narodowego nie tylko po to, by zapoznać się z jego przyrodą i walorami krajobrazowymi, ale także wypocząć, zrelaksować się, uprawiać sport i korzystać z różnych form turystyki.

Piotr Zarzycki, Andrzej Kwiatkowski

**Accidents in Selected Polish Mountain Ranges in Terms of Threats
Posed by Mountaineering**

For years eager mountaineers have been endorsing the opinion of extraordinary character of mountain hiking. Its attributes, as described by literature, provide a solid foundation for the thesis of its significance for the welfare of human beings which makes millions of tourists visit mountains to verify and enjoy their peculiar qualities. However, considerable rise in the number of tourists frequenting the areas will result in the proportionally increasing threat not only to their health but to life as well. Hikers should be aware of hazards occurring in the mountains. Notwithstanding the prevailing conditions, nature of the landforms, tourist skills and abilities, dangers that each visitor is exposed to are alike. Even the very presence in mountainous surrounding may entail potential risk that rescue teams are expected to minimize as a last resort. Unfortunately, the number of accidents has failed to decrease, therefore the authors of the paper made an attempt to analyse in detail the nature of the accidents occurring in terms of the possible threats faced in the mountain environment. The research was based on the accident cards drawn by rescue teams in Central and Eastern Sudety, the Tatra Mountains and the Bieszczady Mountains.

Marek Duda

Smoothing of seasonal fluctuations

The article presents the problem of seasonal fluctuations and the ways of solving it in business practice. The author distinguishes three main methods of eliminating the “wave” of periodic fluctuations, which are called: wave antagonist, wave rectification, and smoothing the wave. The most commonly used method – smoothing the wave – is illustrated with examples from business practice.

Marta Targowicz

**Measuring and evaluating promotion activity based
on the Strategic Balanced Scorecard**

The paper presents the problem of measuring and evaluating promotion activity based on the Strategic Balanced Scorecard. Measuring this area demands firstly description of the characteristics of promotion activity. The Balanced Scorecard is the concept which provides foundations for regular use of measurements system of all organizations. To implement the Strategic Balanced Scorecard need the measures are divided into four perspectives: financial, customer, internal learning, and

growth. Applying the Strategic Balanced Scorecard may be a useful tool to help to optimize management and controlling promotion activity. The author points out the major methodological difficulties, mainly linked with the problem of measuring promotion processes.

Andrzej Brzeziński

Employees as family business stakeholders

Employees constitute enterprise's internal stakeholders who have specific goals and expectations. Their involvement in business of the enterprise depends on the extent to which these expectations are met. In case of family business, the realization of employees' goals is limited by financial constraints and organizational structure, which practically eliminates the promotion from the set of benefits. Additionally, in their expectations, workers must take into account the „presence” of the family of the enterprise owner.

After defining the stakeholder of the organization in the introduction to the article, the specificity of these groups in the family business are shown. Then, an attempt to identify the goals and expectations of employees is made, taking into account the company's familiarity.

Iwona Niewiadomska

**Legal and administrative regulations of environmental management
in the enterprise production**

The article explains the essence of environmental management in the enterprise production. It presents basic legal acts in the range of environmental protection, and briefly characterizes the basic group of administrative regulations on environmental protection.

Tadeusz Fąk, Agnieszka Trojan-Augustyn,
Przemysław Cierniak, Anita Kaik-Woźniak

**Leisure physical activities offered by agritourism farms
in the opinion of Wrocław residents**

Promotion and implementation of the principles of sustainable development, i.e. reasonable natural resources management as well as elaborated environment-friendly tourism that will show respect for the natives and the local culture, have been enjoying widespread support and recognition.

Upon Poland's accession to the European Union country dwellers have got an opportunity to expand dynamically due to additional public and EU aid programmes. According to the data released by the Lower Silesia Agricultural Advisory Centre in 2006, agritourism farms located in Lower Silesia were mostly frequented by city-based visitors from Wrocław, Warsaw, Poznań, Katowice or Cracow. This article will consider the results of the research carried out in January 2006 on a biased sample of secondary school and high school students, employees, as well as park and club visitors in the Wrocław area. Diagnostic survey method has been applied in the research work using the opinion poll and survey questionnaire tools.

Ryszard Janikowski

Sustainable Hotel

Hospitality, like any other economic sector, may cause harmful environmental effects of economic, social and natural causes. Thus, it should implement the principles and objectives of sustainable development. This is particularly important, given the very rapid development of tourism and hospitality. The paper presents the examples of current directions in sustainable hotel management. It also identifies a synthetic multi-dimensional nature of the concept of sustainable hotel.