

SOCIAL SCIENCES & HUMANITIES

Journal homepage: http://www.pertanika.upm.edu.my/

Soft Skills - An Employee Development Tool in Private Banks

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ABSTRACT

Soft skills play a vital role in professional success as they help the individual to excel in the workplace, and therefore, their importance cannot be ignored in the present era. Hard skills are defined as the technical or administrative procedures that are related to an organisation's core business. These types of skill still have significant value in the business world but soft skills, which are increasingly gaining in significance the world over, refer to the ability to convey an idea to the masses in the simplest possible manner through communication, problem solving, conflict resolution, teambuilding, motivating and other similar skills. These soft skills are typically interpersonal skills and are often difficult to measure. Yet, a lack of these skills will be reflected in poor organisational performance. Presently, business organisations have also started recognising the importance of soft skills as they help in maintaining relationships with customers and in developing a successful business. In this study, an effort has been made to bring to light the wedded relationship between soft skills and the competitive edge of the present times. It focusses, therefore, on the latest mantra to be heard in the competitive world, which is 'soft skills'. It acts as a stimulus for a harmonious life that synthesises both personal and professional lives. Soft skills are elaborated on here as the protective gear needed by the individual in order to face this competitive world with confidence. The soft skills demonstrated by the individual are part of his individual contribution towards the success of the organisation

ARTICLE INFO

Article history:
Received: 16 November 2011
Accepted: 12 July 2012

E-mail addresses: tutuahlawat@gmail.com (Kusum Ahlawat), swatikaul46@gmail.com (Swati Kaul), ahlawat22op@gmail.com (O. P. Ahlawat) * Corresponding author with which he is aligned. This is especially true for business organisations dealing face-to-face with customers; the effective use and display of soft skills are generally the reason for a higher level of success. One such business organisation is the bank. The banking industry requires employee to

interact with a wide range of customers from all walks of life. This study was conducted using the Workforce Profile Study in the banking industry; about 60 soft skills which employers seek in their employees were studied. These soft skills are the personal traits and skills that an employer considers as being the most important while selecting employees for jobs of any nature. Banking provides employees with the opportunity to interact with a wide range of people from all walks of life; indeed, the business of banking is driven by relationships, which are believed to be most soundly and firmly built only through personal contact. The upshot of growing competition is that banks have recognised that they must be responsive to customer demands for services; otherwise, they risk losing those customers. It is observed that if one is to work well with others, then he must communicate with them at some point. Strong oral and written communication skills are becoming increasingly crucial and most sought after by business organisations. One needs to be able to understand another person's language, be it technical or artistic. The aim of this research is to analyse the role of soft skills in converting a business into a successful business. The findings of the BEI survey collected from my research indicate that soft skills play a crucial role in differentiating a superior performer from an average performer in the banking industry.

Keywords: BEI –Behavioural Event Interview, IQ- Intelligence Quotient, EQ- Emotional Quotient, SS-Soft Skills, HS-Hard Skills/TS-Technical Skills

INTRODUCTION

Soft skills are the ability to communicate effectively, promote teamwork within the organisation, present ideas, manage projects and people, solve problems and provide excellent customer care. Soft skills also include strategic thinking, managing processes and technologies, promoting the support centre within the organisation and building upon customer relationships. They are critical to the success of a business. The statement, "People are our greatest asset," though a cliché often heard in corporate boardrooms, is, nevertheless, true in most industries. Modern-day organisations are increasingly giving weight to soft skills when it comes to recruiting people. This is seen more in areas like banking, insurance etc. where interaction with the client is extremely high and of critical importance. Human resources are not only the drivers and principal value-creators of the output of such industries; they are also the intellectual capital. In the last decade, banks both large and small have emphasised relationshipbased strategies to drive profitable revenue growth. Since "tellers can make or break the bank," according to America's Community Banker, banks rely heavily on training to produce employees who will be their "Brand Ambassadors" and build relationships with their customers. Another stressed, "if we're not building relationships, we're not doing our jobs." Technical skills are necessary but no longer sufficient in the workplace today. Companies do not want skilled workers only, but skillable workers, those who can learn and adapt to changing strategies, who

are flexible enough to meet the demands of new strategies. Here is where soft skills step in. Soft skills refer to the characteristics and attributes that anyone can develop to use almost anywhere, anytime, regardless of type of work or workplace. Various soft skills that are drawn on by business establishments today are time management, grammar skills, business writing, advanced interpersonal communication, effective presentations, fundamentals of customer service, managerial leadership, building strategic partnerships, business ethics and problem solving, cross-cultural business communication, e-mail, etiquette, fundamentals of customer service. fundamentals of selling, interviewing skills, negotiating professional selling over the phone and continuous improvement team development, among others.

Soft skills are necessary when one wants to create change. The ability to listen, understand, talk and persuade are just as important as analytical thinking.. Corporations around the world recognise that, in order to gain a competitive advantage, they also need to make sure their people have "soft skills." Skills such as excellent communication abilities, being able to work well with others and being able to show empathy with their customers and with their peers are important skills to master because they can lead employees towards reaching their full potential.

Anna Leask and Brian Garrod (2002) emphasised on the range, diversity and perceived importance of current and future skills. The main findings highlighted a focus

on operation skills, with soft skills also seen as being important in the future. However, less emphasis was given to strategic skills, either now or in the future. According to Coleman (1983) there is a combination of competencies that contribute to a person's ability to manage him or herself and relate to other people-matters twice as much as IQ or technical skills in job success. A constantly changing work environment due to technology, customer-driven markets, an information-based economy and globalisation are currently impacting on the structure of the workplace and leading to an increased reliance on, and demand for, soft skills. Duncan (1998) believed that for effective performance in the workplace, companies need their employees to have not only domain knowledge and technical and analytical skills, but also skills to deal with the external world of clients, customers, vendors, the government and public, and to work in a collaborative manner with their colleagues. Gadewar (2006) said that soft skills are very important in business. It is essential to be technically sound, but one should also have the ability to convey the idea to the masses in the simplest possible manner. Planning is necessary but execution is also equally important. It takes soft skills to execute any idea because implementing ideas involves dealing with people directly. Technical and job-related skills are a must, but they are not sufficient when it comes to progressing up the ladder. Hansen (1980) commented that every employer is looking for a specific set of skills from job-seekers that match the skills necessary to perform

a particular job. However, beyond these job-specific technical skills, certain skills are nearly universally sought by employers. Job-seekers can rectify weaknesses through training and professional development or by accepting coaching/mentoring from someone who understands these skills. Mathew (1978) viewed the world as being flat, with people from different cultures and countries constantly interacting with one another. Hence it is vital to understand the customer, not only in terms of project delivery but also with reference to his perspective in order to relate to him. This compelling need is driving the market for soft skills training such as Managerial Training, Team Leadership, Outbound Training, Executive Training and Corporate Leadership Training. Sumeet Mehta (2001) found that soft-skills training is essential because it is not included in the academic curriculum. Therefore, corporate houses have to take on the task of grooming employees who are the link between the company and the external world so that they are able to present themselves better. In the initial years of career building, technical abilities are important to get good assignments, However, when it comes to growing in a business organisation, it is personality that matters. Mintzberg (1984), while speaking on the importance of soft skills for MBAs, refers to the crucial soft skills -- leadership, teamwork, communication and the ability to think outside the box of a discipline -- that separate the best from the rest in the management world. According to a NASSCOM-McKinsey study (2003),

the average growth rate of 35 per cent per year has created the need for technically sound professionals who have the people management skills to be effective managers. However, soft skills such as effective communication, the ability to work in teams and strong interpersonal skills are what enable a person to move up the ladder.

According to Goleman (1995) the five major emotional competencies are self-awareness, self-regulation, motivation, empathy and social skills. There is no doubt that people with good IQ, sound reasoning, analytical skills and high levels of energy and drive fit easily into that category. However, companies also look for people with common sense who know how and when to do the right thing, and who have the wider set of complementary soft and social skills which enable them to get the best out of others and to maximise the performance of their business.

BENEFITS

Some benefits of soft skills are: increased credibility with customers, increased customer satisfaction, more productive employees, low competition, increased employee ROI (Returns on Investment), strong teams and leadership, demonstrated dedication to customer service and support, measurable results and improvements, demonstrated knowledge and expertise of service and support strategies, processes and technologies incentives and rewards and challenges for employees.

The following skills are beneficial for individuals: recognition from the industry,

employer and peers, new employment opportunities, promotion and advanced opportunities, increased ability to perform on the job, increased responsibilities, lifelong credentials and professional accomplishment.

TYPES AND IMPORTANCE OF SOFT SKILLS

Soft skills can be broadly categorised into two major categories, namely personal qualities and interpersonal qualities. Personal qualities comprises responsibility, self-esteem, sociability, self-management and integrity/honesty while interpersonal skills comprises participation as a member of the team, teaches others, serves client/customers, exercises leadership, negotiates and works with cultural diversity.

"Soft skills" is a sociological term which refers to clusters of characteristics that are apparent in different people to different degrees. They include personality traits, social graces, facility with language, personal habits, friendliness and optimism. Soft skills complement hard skills, which are the technical requirements of a job. According to psychologist Daniel Coleman, a combination of competencies that contribute to a person's ability to manage him or herself and relate to other people matters twice as much as IQ or technical skills in job success. Results of recent studies on the importance of soft skills indicated that the single most important soft skill for a job candidate to possess is interpersonal skills, followed by written or verbal communication skills and the ability to work under pressure. They

are, in many instances, complementary, and serve to unlock the potential for highly effective performance in people qualified with the requisite hard skills.

OBJECTIVES OF RESEARCH

The prime objective of this research is:

 To identify the five most important soft skills at the managerial level of the private banking sector that set apart superior job performers from average job performers.

This study will be helpful in reaching the following objectives:

• To provide an understanding of the strategic relevance of the development of certain critical soft skills in order to gain a competitive advantage in the face of global challenges in the banking sector. The training imparted at the managerial level by banks will be examined in order for recommendations to be made for efforts to create more employees who are soft-skills orientated.

This study is intended:

 To highlight the significance of soft skills and increase its acceptance by members of a business organisation.

Finally, this study is intended:

 To identify whether soft skills are necessary additions to core competencies for performing the job in the banking industry.

THE BANKING INDUSTRY

One of the industries that have gone through a sea of change of late is the banking industry. The players in the financial sector are facing intense competition now. In the beginning a community had one bank. Now, however, the community has a choice of service providers. Today, dominance depends on differentiating one's service as the preferred choice. "The customer is the king," has been widely accepted, and hence, banks are making refinements that customers ask for: more branches, ATM cards, credit cards, lower fees, specialised loan programmes and so on. With the customer having a say in how the business is organised now, banking has become a challenge. Of course, this change in competitiveness in the banking industry has happened against a backdrop of changing customer appetites for financial services products. Both household and business customers have responded to the advances in financial technology and have profoundly changed the way they use financial assets. Over the past five decades, bank supervision has been changing at a breathtaking pace – mirroring the evolution of the financial services industry itself. The challenges that the banks face are enormous. Banking is still a business involving people as well as numbers. The banking industry is currently in a phase of continuous transition. While PSU banks are shedding flab by implementing VRS schemes and deploying technology aggressively, private players are looking at consolidating their strengths through mergers or acquisitions.

Internet banking has gained wide acceptance internationally and seems to be fast catching up in developing countries like India and Bangladesh in Asia, with more and more banks entering the fray. However, the future of banking will see customers addressing most of their needs through selfdirected means, and the key differentiator will be how effective a bank is in getting its customers online and deriving measurable value from this presence. One can sum up the whole Internet banking scenario with the adage, "For while winners may not see massive gains, the losers will fade from view as their ability to compete is eroded with every mouse click."

RESEARCH METHODOLOGY

Research design

In this study the survey method of the Behavioral Event Interview (BEI) was used for collecting data. Unstructured discussions with key people in the banking industry were conducted to gain an in-depth view of the various issues regarding importance assigned to soft skills in the industry and the training that is being given in the area. Both the exploratory and the descriptive research designs were used.

Exploratory research

All research must start with exploratory research. This is a preliminary phase and is absolutely essential in order to obtain a proper definition of the problem in hand. The major emphasis is on the discovery of ideas and insights. The exploratory study is

particularly helpful in breaking broad and vague problems into smaller, more precise sub problem statements hopefully in the form of a specific hypothesis. We may say that exploratory studies help in formulating a hypothesis for further research. Exploratory study is also used to increase the familiarity with the problem under investigation.

Descriptive research

The descriptive research design simply describes something such as demographic characteristics. The descriptive study is typically concerned with determining frequency with which something occurs or how two variables vary. This study is typically guided by an initial hypothesis. For example, an investigation of insurance policy made by the salaried class with respect to socioeconomic characteristics such as age, sex, ethnic group, project money, education level, geographic location and so on would be a descriptive study. A descriptive study requires a clear specification of who, what, when, where and why as the apex of the research. It requires formulation of a more specific hypothesis and its testing through statistical inference techniques.

Data collection

After identifying and defining the research problem determining specific information required to solve the problem, it is necessary to find sources of data which may yield precise and accurate results; to this end, both primary and secondary data have been collected

Primary data

Primary data are generated by employing questionnaires, surveys, personal interviews and observation. Primary data pertains to demographic or socioeconomic characteristics as well as the attitude, opinions, awareness and knowledge.

Secondary data

Secondary data is the data that have been already collected and made readily available by other sources. Such data are cheaper and more quickly obtainable than primary data, and also may be available when primary data cannot be obtained. Secondary data are quite useful for research as they are economical, save effort, expense and time, and help to improve the understanding of the problem. They also help to make primary data collection more specific, filling in gaps and deficiencies and identifying additional information that needs to be collected. Moreover, they provides basis for comparison of data collected by the researcher.

Sample size

50 from private banks (ICICI, Baghat and HDFC)

Research methodology

Random sampling

Test Applied

T-Test

For various skills the data have been collected from fifty respondents from different banks for different categories. The scoring of various skills was made. The comparison of various skills was made between the different categories of respondents. The means as well as standard deviation for all the competencies were calculated. From the standard error of difference of means of scores on various competencies, ratios were calculated.

DATA ANALYSIS

The ranking given to each competency by the employees is provided in Table 2. These means also are ranked from highest to lowest importance for both groups. The ranking for each competency listed was determined by taking the sum of the ratings for that competency by each respondent and dividing this by the number of respondents. The competencies were then categorised into soft skills. The mean importance for

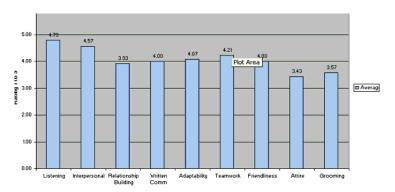


Fig.1: Average of interactive soft skills rated by managers for different traits

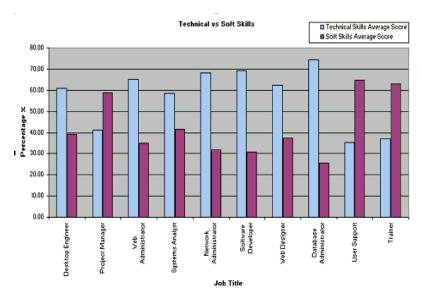


Fig.2: Comparison between technical and soft skills recorded among the people holding managerial positions

684

each category was determined by summing the mean importance of each competency within that category and dividing this by the number of competencies for each category.

The significance of the calculated T values was tested at the .05 and .01 levels using one-tailed T-tests at (p < .05 & .01).

RESULT AND DISCUSSION

This research data (Fig.3A) elaborate that 12 out of 50 survey respondents were not aware of soft skills, meaning that 76 per cent were aware of them. Thirty-two out of 50 were able to communicate their performance to the client in an impressive manner while 18 found themselves unable to do so. Very few of them, specifically nine of them, had been taught soft skills in their educational curriculum. Forty-two per cent of them were of the opinion that technical/ job-related skills were enough for them to improve in their field. Sixty per cent of the survey respondents agreed on the need for training in soft skills to enhance their performance. Seventy-four per cent of the respondents stressed that soft skills can be enhanced through training. A similar response was obtained on the question of responsibility of the business organisation in providing training in soft skills. The majority, numbering 80 per cent of the respondents, emphasised that soft skills make an employee globally competitive. Thirty-five of the survey respondents could enhance their soft skills by training while the rest did so by reading. Eighty per cent of the employees under investigation think that soft skills are important in creating a good

first impression on clients. Sixty per cent of the respondents were of the opinion that knowledge of soft skills must be imparted at the beginner level rather than at the advanced level. Most of them, that is, about 82 per cent thought that training in soft skills would help in their job appraisal. Seventy eight per cent of them strongly believed that good soft skills help to attract clients for business. Based on the data collected and evaluated (Fig.3B), soft skills have been placed in order of importance: leadership, communication skills, coordination, patience and optimism, commitment to work, initiative, adaptability, team spirit, self confidence, problem solving, motivation, self-control, empathy, body language and others. The rating of competencies for the successful managerial persons in private banks assessed statistically (Table 3 and Table 4) against 63 competencies listed by Asia-Pacific Journal of Cooperative Education. The soft skills essential for managerial persons in descending order are: delegation of action, CW I, team spirit, focused. empowering colleagues, systematic planning, assertive, selfconfidence, leadership, extending support, diagnostic use of concepts, persuasion, responsible, pacifying clients and proactive problem solving followed by other soft skills. The T-Test study also indicates the importance of communication, selfconfidence, persuasion, leadership, team spirit, motivation and other soft skills. All values above 2.40 are significant; they are: CWI, self-confidence, pacifying clients, proactive and persuasion. Competencies

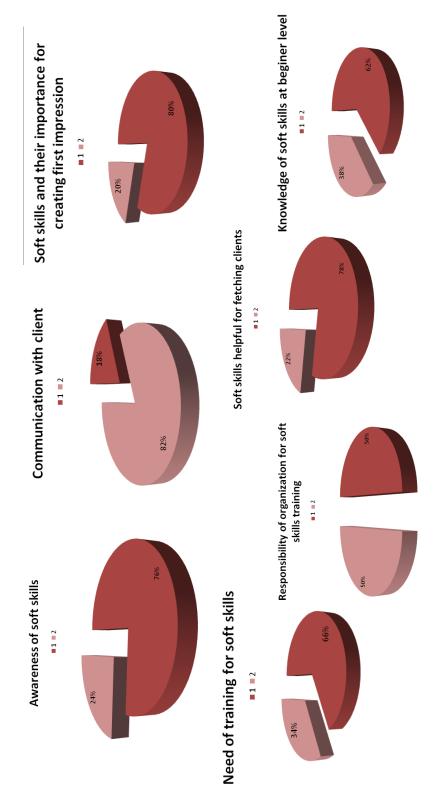


Fig.3A: Response

RATING OF SOFT SKILL IN ORDER OF THEIR IMPORTANCE FOR VARIOUS TRAITS

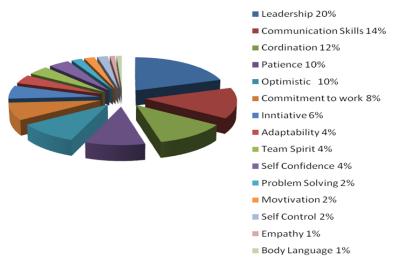


Fig.3B: Rating of soft skills in order of their importance for various traits

that scored less than 2.40 value at .01 level are non-significant in all categories of respondents. This indicates that these are the soft skills that should be possessed by all the employees. This research concludes that soft skills help managerial personnel to connect better with customers and build long-term relationships with them. The presence of certain soft skills enhances the level of customer orientation in managerial executives and motivates them to push their limits. Development of some soft skills makes them more competent to take up bigger challenges. Most of the institutions train their managerial personnel in the area of soft skills. Training on a lot of soft skills is given during induction of new employees. Importance is given to soft skills like problem solving, time management, decision making, communication, motivation, team

spirit and initiative.. Organisations these days, especially service-based ones, are becoming more customer-orientated. In the face of such a situation, the presence of soft skills helps managerial executives to succeed at the consumer level.

CONCLUSION

Business organisations want workers who have a positive attitude and who can work well with others, Training in soft skills, therefore, should be provided to managerial personnel to connect better with customers and to build long-term relationships with them. Development of some soft skills makes employees more competent to take up bigger challenges. Training of soft skills should be imparted during the induction of new employees. Importance should be given to soft skills such as problem solving,

communication, leadership, persuasion, time management, team work and decision-making. Knoweldge and practice of these soft skills facilitate the building of a strong relationship between employee, employer and customer, which is essential to convert a business into a successful business and an average employee to a superior one.

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APPENDIX

TABLE 1 Difference between soft skills and hard skills

Sln	Hard Skills	Soft Skills
1	Hard skills are skills associated with technical aspects of performing a job and usually include the acquisition of knowledge.	Soft skills are skills often referred to as interpersonal, human, people, or behavioural skills, and place emphasis on personal behaviour and managing relationships between people.
2	Hard skills thus are primarily cognitive in nature, and are influenced by an individual's <i>Intelligence Quotient</i> (IQ).	Soft skills are primarily affective or behavioural in nature, and have recently been associated with the so-called <i>Emotional Quotient</i> .
3	Hard skills described technical skills and knowledge as being a threshold in that they represent a minimum level necessary to be able to perform a job with basic competence.	EQ is regarded as a blend of innate characteristics and human / personal / interpersonal skills
4	Hard skills are essentially equivalent to cognitive skills	Soft skills are equivalent to complementary skills

TABLE 2 Competencies with their frequencies

No.	Competency	Frequency	No.	Competency	Frequency
1	Self-cConfidence	68	16	Analytical Skill	3
2	Trustworthy	1	17	Challenge Seeker	2
3	Information Seeking	26	18	Problem Solving	26
4	Good Rapport with	2	19	Systematic Planning	13
	Client		20	Optimistic	7
5	Persuasion	50	21	Efficiency Orientation	4
6	CWI	94	22	Coordination	1
7	Sees and acts on	8	23	Multi-tasking	1
8	opportunity Diagnostic use of	12	24	Think logically and sequentially	1
9	concept Soliciting additional information	1	25 26	Self Control Judgement Ability	9 4
10	Empathy	9	27	Concern for high quality of work	3
11	Proactive	21	28	Catering to Customers	1
12	Realising importance of business relationship	9	20	need	1
13	Interpersonal understanding	9	29 30	Foresight Customer Orientation	2 7
14	Good observation power	1	31	Conceptual Thinking	15
15	Initiative	3	32	Commitment to work	30

TABLE 2 (continue)

No.	Competency	Frequency	No.	Competency	Frequency
33	Generous	1	48	Stamina and	2
34	Pacifying Client	17		Sustainability	
35	Persistence	31	49	Responsible	5
36	Perceptual Objectivity	3	50	Grateful	1
37	Patience	8	51	Anticipating	2
38	Use of influence	4		consequences	
	strategy		52	Taking actions rapidly	1
39	Motivation	22	53	Delegation of Actions	1
40	Sympathy with customer	1	54	Managing Group Process	6
41	Extending Support	3	55	Courteous	1
42	Empowering colleagues	2	56	Use of socialized power	1
43	Emphasis on personality	1	57	Coaching	1
44	Emphasis on body	1	58	Accountability	2
	language		59	Focussed	3
45	Assertive	7	60	Attention to details	2
46	Leadership	7	61	Strong Determination	1
47	Team Spirit	5	62	Understanding Situation	1
	•		63	Trusting others	1

***Source:** Asia-Pacific Journal of Cooperative Education, 2002, 3(2), 8-18

TABLE 3 Means and t-test for competencies for managerial persons in private banks.

No.	Competency	Mean Score	t-score
1	Self-cConfidence	3.4	4.919**
2	Trustworthy	0.1	-
3	Information Seeking	1.3	2.623**
4	Good Rapport with Client	0.2	-
5	Persuasion	2.2	3.836**
6	CWI	5.5	5.815
7	Sees and acts on opportunity	0.3	1
8	Diagnostic use of concept	0.6	1.964
9	Soliciting additional information	0	-
10	Empathy	0.5	1.861
11	Proactive	1.4	4.583
12	Realising importance of business relationship	0.6	1.964**
13	Interpersonal understanding	0.5	1.861
14	Good observation power	0.1	-
15	Initiative	0.1	1.5

TABLE 3 (continue)

IABL	E 3 (continue)		
16	Analytical Skill	0.3	1.406
17	Challenge Seeker	0.1	1
18	Problem Solving	1.4	2.751*
19	Systematic Planning	0.8	2.228
20	Optimistic	0.6	1.246
21	Efficiency Orientation	0.3	1.964
22	Coordination	0.1	-
23	Multi-tasking	0.1	-
24	Think logically and sequentially	0.1	-
25	Self Control	0.5	1.464
26	Judgement Ability	0.2	1.5
27	Concern for high quality of work	0.2	1.5
28	Catering to Customers need	0.1	-
29	Foresight	0.2	2.236
30	Customer Orientation	0.5	2.449**
31	Conceptual Thinking	0.8	3.28*
32	Commitment to work	1.4	-
33	Generous	0.1	-
34	Pacifying Client	0.9	4.707**
35	Persistence	1.6	2.133
36	Perceptual Objectivity	0.1	-
37	Patience	0.6	1.5
38	Use of influence strategy	0.2	-
39	Motivation	1.3	1.5
40	Sympathy with customer	0.1	-
41	Extending Support	0.3	-
42	Empowering colleagues	0.2	-
43	Emphasis on personality	0.1	-
44	Emphasis on body language	0.1	-
45	Assertive	0.7	-
46	Leadership	0.6	1
47	Team Spirit	0.4	1
48	Stamina and Sustainability	0	-
49	Responsible	0.4	1
50	Grateful	0	-
51	Anticipating consequences	0	-
52	Taking actions rapidly	0.1	-
53	Delegation of Actions	0.1	-
54	Managing Group Process	0.6	-
55	Courteous	0	-
56	Use of socialized power	0	-

TABLE 3 (continue)

57	Coaching	0.1	_
58	Accountability	0.2	-
59	Focussed	0.1	-
60	Attention to details	0.2	-
61	Strong Determination	0.1	-
62	Understanding Situation	0.1	-
63	Trusting others	0.1	-

TABLE 4 Means and std.dev for the competencies for managerial persons in private banks.

No.	Competency	Mean	Std. Dev
1	Self-confidence	1.5	0.659
2	Trustworthy	0	0
3	Information Seeking	1.18	0.405
4	Good Rapport with Client	0	0
5	Persuasion	1.38	0.669
6	CWI	2.2	1.258
7	Sees and acts on opportunity	1	0
8	Diagnostic use of concept	1.5	1
9	Soliciting additional information	0	0
10	Empathy	1	0
11	Proactive	1.27	0.467
12	Realising importance of business relationship	1	0
13	Interpersonal understanding	1	0
14	Good observation power	0	0
15	Initiative	1	
16	Analytical Skill	1.5	0.707
17	Challenge Seeker	1	
18	Problem Solving	1.27	0.467
19	Systematic Planning	1.6	0.894
20	Optimistic	1	0
21	Efficiency Orientation	1	0
22	Coordination	0	0
23	Multi-tasking	0	0
24	Think logically and sequentially	0	0
25	Self Control	1	0
26	Judgement Ability	1	0
27	Concern for high quality of work	1	0
28	Catering to Customers need	1	
29	Foresight	1	0
30	Customer Orientation	1	0

TABLE 4 (continue)

31	Conceptual Thinking	1	0
32	Commitment to work	1.17	0.389
33	Generous	0	0.389
34	Pacifying Client	1.29	0.488
35	Persistence	1.14	0.363
36	Perceptual Objectivity	1.14	0.303
37	Patience	1	0
38	Use of influence strategy	1	0
39	Motivation	1.18	0.405
40	Sympathy with customer	1.18	0.403
41	Extending Support	1.5	0.707
42	Empowering colleagues	2	0.707
43	Emphasis on personality	1	
44	Emphasis on body language	1	
45	Assertive	1.75	1.5
46	Leadership	1.5	1.3
47	Team Spirit	2	1.414
48	Stamina and Sustainability	0	0
49	Responsible	1.33	0.577
50	Grateful	0	0.577
51	Anticipating consequences	0	0
52	Taking actions rapidly	1	O .
53	Delegation of Actions	3	2.828
54	Managing Group Process	0	0
55	Courteous	1	· ·
56	Use of socialized power	1	·
57	Coaching	1	0
58	Accountability	1	O .
59	Focussed	2	•
60	Attention to details	1	
61	Strong Determination	1	•
62	Understanding Situation	1	•
63	Trusting others	•	
	Trability official		

