

A STUDY OF COMPETENCY MAPPING OF EMPLOYEES IN BANKING SECTOR (WITH SPECIAL REFERENCE TO ICICI BANK)

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ABSTRACT

“In this dynamic world only one thing is permanent and that is change” so keeping pace with ever changing environment is always be a requirement and challenge for business world in several areas of management including human resource management, as it is necessary for business houses to choose job-fit personality for sustainable growth and development. Keeping these vies in mind; researcher identified the need of competency mapping in various business areas and conducted a survey on competency mapping in Banking sector.

Competencies are components of a job which are reflected in behavior that is observable in a work place. The common element most frequently mentioned are knowledge, skills, abilities, aptitudes, personal suitability behavior and impact on performance at work. The main emphasis of organizations has begun to believe in excelling and not in competing. The competency mapping affects the existing competencies of employees. Therefore, the paper attempts to measure the role of competency mapping in the efficient performance of the employees at middle level and determine various functional areas, where the competency mapping can proved beneficial. The research of study based on primary data collected by the mean of questionnaire from the different branches of ICICI BANK, located at different place in Agra. Similarly, the result of study prove that, the competency mapping is necessary for the performance and future growth of bank because the growth and development of every business is based on the efficient and satisfied working staff.

KEYWORDS: Competencies, Resources, Performance Appraisal, Assessment Career Development, Banking etc

INTRODUCTION OF STUDY

“Any underlying characteristics required for performing a given task, activity or role successfully can be considered as competency”

Chankaya in his book “Arthashastra” has explained competency mapping models as early as 3000 years ago. Nowadays present organizations are started talking in terms of competence. Gone are the days when people used to talk in terms of skill sets which would make their organizations competitive. There has been shift in focus of the organizations in recent years and now they believe in excelling instead of competing. It is better for the organization to build a core competency that will guide the organization in crisis and develop the human resource as well because human resource development is the most valuable way for the overall development of the organization.

Organizations of the future will have to rely more on their competent employees than any other resource. It is major factor that determines the success of an organization. Competencies are inner tools for motivating employees, directing systems and processes and guiding the business towards common goals that allow the organizations to increase its

value. Competencies provide a common language and method that can integrate all the major HR functions and services like recruitment, Training, Performance Management, Remuneration, Performance Appraisal, Career and Succession planning integrated Human resource management system.

Over the past 10 years, human resource and organizational development professionals have generated a lot of interest in the notion of competencies as a key element and measure of human performance. Competencies are now becoming a frequently used and written term in organizational context. Organizations are using it in following ways:

Competencies include the collection of success factors necessary for achieving important results in a specific job or work role in a particular organization. Success factors are combinations of Knowledge, Skills, and Attributes (more historically called “KSA’s”) that in those jobs or work roles. Attributes include: personal characteristics, traits, motives, values or ways of thinking that impact an individual’s behavior. Hence “*Competency mapping is the process of identification of the competencies required to perform successfully a given job or role or a set of tasks at a given point of time*”. It generally examine two areas: *emotional intelligence* or emotional quotient (EQ) and strengths of the individual in areas like team structure, leadership, and decision –making. It consist of breaking a given role or job into its constituents task or activities and identifying the competencies (technical, managerial, Behavioral, conceptual knowledge, an attitudes skills, etc.) needed to perform the same successfully.

Competency mapping process is designed to consistently measure and assess individual and group performance as it relates to the expectations of the organization and its customers. It is used to identify key attributes (knowledge, skills, and behavior attributes) that are required to perform effectively in a job or identified process. Competency mapping juxtaposes two sets of data. One set is based on organizational workflow and processes. It starts with the clear articulation of workflow and processes, including all quality and quantity requirements, inputs and outputs, decision criteria, and group performance capabilities. It is collected through the utilization of a variety of assessment tools and procedures capability. It is collected through the utilization of a variety of a assessment tools and procedures (which may include a robust 360 – degree feedback process) to assess the extent to which individual and group performance capabilities, an overall trend line is created that identified where in process specific developmental opportunities exists, and with what specific population. Competency mapping process can be foundation for aligning workflow and process outputs with critical customer requirements with a foundation of required employee attributes and competencies. It is further covered in greater details in section.

MEANING AND CONCEPT

It is a process of identification of the competencies required to perform successfully a give job or role or a set task at a given point of time. It consists of breaking a given role or job into its constituent’s task or activities and identifying the competencies (Technical, managerial, Behavioral, Conceptual Knowledge and Attitude and Skills etc) needed to perform the same successfully. HAYES (1979) defines that “Competencies are generic knowledge motive, trait, social role or a skill of a person linked to superior performance on the job”. In year 2002 UNIDO defines “Competency is a set of Skills, related knowledge and attributes that allow an individual to successfully perform a task or an activity within a specific function or a job”. For understanding the concept we required to understand following terms:-

- **Competency Map**

A competency map is a list of an individual's competencies that represent the factors most critical to success in a given jobs, departments, organizations, or industries that are the part of the individual's current career plan.

- **Competency Mapping**

Competency mapping is a process an individual uses to identify and describe competencies that are most critical to success in a work situation or work role.

- **Competency profiling**

It is the process of identifying the knowledge, skills, abilities and judgment required for effective performance in a particular occupation or profession. Competency profiling is business/company specific.

Competency mapping is one of the most important developments for HR function. It provides much needed objectivity to HR practices and HR linked activities. Now the assessment role HR has changed from support function to core function with the help of competency mapping. With the competency, based HR systems and programs HR function can directly contribute to organize effectiveness. By mapping the competencies, following functions can be performed effectively and efficiently. Thus competency can be used for following application:

- Candidate Appraisal for the purpose of recruitment
- Potentials appraisal for promotion and functional shifts
- Employee Training need identifications
- Employee performance diagnostics
- Employee self-development initiatives
- Retention strategy

A LITERATURE REVIEW OF COMPETENCY MAPPING RESEARCHES

John Flanagan (1954) A seminal article published by John Flanagan in 1954 established critical Incidents. Technique as a precursor to the key methodology used in rigorous competency studies. Based on studies of US Air Force Pilot performance, Flanagan concluded that "the principal objective of job analysis procedures should be determination of critical requirements include those which have been demonstrated to have made the difference between success and failure in carrying out an important part of the job assigned in a significant number of instances". From here, critical incidents technique was originally discovered.

Critical incidents itself can be define as *a set of procedures for systematically identifying behaviors that contribute to success or failure of individuals or organizations in specific situations*. Flanagan's work, while not strictly about competencies, was important because it laid the foundation for a new approach to examining what people do. In a later form, the critical incidents technique would resurface to focus around significant behavioral events that distinguish between exemplary and fully- successful performers. It is Flanagan's critical incidents technique that sixteen years later inspires David McClelland to discover and develop the term of "competencies". **Benjamin Bloom (USA)** in mid-fifties

BENJAMIN laid the foundation for identifying educational objectives by defining KSA, s needed to be developed in education objectives developed by them were grouped under the cognitive domain.

Boyatzis (2007) Adopted the term competency an “underlying characteristic of an individual that is casually related to effective or superior performance in a job”. He identified that there were 19 generic competencies that outstanding managers tend to have. He clubbed those 19 generic management competencies into five distinct clusters as goal and action management, leadership, human resources management, directing subordinates and focus on others.

Yuvaraj (2011) Has explained the Job Competencies required working in a manufacturing industry, professionals for knowledge, ability and attitude. Gap analysis was also made to a limited extend.

Md. Ishtiaq Uddin, et. al. (2012) In his study “Competency Mapping: A Tool for HR Excellence” has explained various tools for implementing Competency Model including Job Analysis, Job Description, Job Specification, Competency Matrix, 360 degree Feedback etc. He is of the view that Competency mapping can also be used for coaching and succession planning, considering the significance of Competency Mapping for individual and organizational growth, the present study was undertaken. In this study, efforts have been made to elaborate the various competencies with minute parameters and to correlate them with the managerial competence level.

Solomon (2013) In his study on Competency mapping has tried to explore the level of Competency prevailing among the executives of public sector. The results of the study show that nearly half of the respondents have moderate level of managerial HR and general competencies.

Dr. Murlidhar and Sunetra Khatod Jain (2015) Stated in a paper that Competencies are enhanced through training and job rotation. Job rotation acts as a learning experience for the employees and it widens their horizon about the company itself. To do all this effectively and efficiently, competency mapping for each recruitment cycle will ease the work, competency based recruitment will result proper selection as per criteria found from mapping and assessment , employee will know his job and can perform his more independently and employee morale will be boost up.

RESEARCH METHODOLOGY

With the emergence of changing economic and business scenario, the business firms have now realized the need of competent employees in the organization. Increased cost of manpower, need for ensuring that competent people are available for performing various critical roles. Instead of it the consequent need to perform various organizational activities with minimum number of employees also arises to reduce manpower costs so that the advantage can be given to the customers. At the same time it is also been considered by the organizations that technology, finances, customers, processes and other activities should be managed effectively, for the fulfillment of above requirements, organizations need competent of human resources. Apart from it there is a demand for focused roles, proper time management, and personality-job fit concept which increased emphasis on performance management system consequently arises the need of competency mapping among employees. Keeping these views in consideration the present paper is an attempt to study the following objectives.

- To study the conceptual framework of Competency Mapping.
- To measure the level of competency of the employees in ICICI BANK.
- To explore the needs of the employees to develop their competency for effective and efficient job performance.

- To develop a Competency Model for ICICI BANK.

For achieving the above objectives the researchers have collected the data from various employees of ICICI Bank to measure the role of competency mapping in the efficient performance of the employees at middle level and determine various functional areas, where the competency mapping can proved beneficial. The research study is based on primary data collected by the mean of questionnaire form the employees of four branches of ICICI BANK, located at different place in Agra. The sample size of the study is 100 i.e. 25 from each branch. Secondary data is also collected to support the results concluded on the bases of primary data, the results of the study proves that, the competency mapping is necessary for the performance and future growth of bank because the growth and development of every business is based on the efficient and satisfied working staff.

The purpose of the present paper is to help the organizations for developing the competencies of the employees; at the same time to help the organizations regarding promotion of HR activities, training, career development, career succession planning, job redesign, counseling and coaching by suitable matching of individual competency with the required competency level. Hence the present research will identify and develop competencies which are helpful in the versatile development of the individuals, working in organization.

DATA ANALYSIS AND INTERPRETATION

Tabular Representation of the Response on Various Parameters Used For Competency Mapping

Competency mapping is basically the process of analyzing and comparing key competencies required for particular job and possessed by individuals performing it. For the purpose of achieving the objectives stated above the researcher has identified various key competencies, should be possessed by banking personnel. These competencies are identified on the bases of studying secondary data, observation and personal interviews of several banking officials. Researcher has clubbed these competencies into four major heads namely relationship management, communication, task proficiency, leadership, adaptability. Data collected for this purpose is coded, edited and analyzed using the mean score. Standard deviation has also been applied to study the deviation of data. The results were presented in tables for interpretation.

Table 1: Mean Scores of the Respondent's Competencies Regarding Relationship Management

S.NO	Statements	Mean Scores	SD
1.	Believe that clients are the backbone of bank.	4.63	0.485
2.	Necessity of understanding of client requirements.	4.38	0.647
3.	Rapport building with clients.	4.16	0.884
4.	Maintain healthy competition	3.97	0.758
5.	Providing premier client services and excellent "helpdesk" management.	4.12	0.755
	Total	4.252	0.752

Table 1 reveal that the response of respondents on the various parameters of relationship management is 4.25 with the standard deviation of 0.149 shows that the employees are quite good in maintaining cordial relations with clients. As relationship management is considered as an important skill for banking personnel or for the employees of service industry, the score of employees collected on the bases of employee perception shows the employees of ICICI Bank are quite competent in this regard.

Table 2: Mean Scores of the Respondent's Competencies Regarding Communication

S.NO	Statements	Mean Scores	SD
1.	I encourage open discussion through questioning.	3.44	0.756
2.	I listen carefully to others and try to help clients/collogue.	3.94	0.760
3.	I can negotiate with superior in a better way about grievances.	3.49	0.846
Total		3.623	0.838

With the parameters taken into consideration for competencies regarding communication skills, It is inferred from table 2 that employees of ICICI Bank are quite competent in communication skills consequently they are having cordial relations with their colleagues as the mean score is 3.62 shows a developing trend towards excellence.

Table 3: Mean Scores of the Respondent's Competencies Regarding Task Proficiency

S.NO	Statements	Mean Scores	SD
1.	Acceptance of challenging jobs in short/long term.	3.02	1.035
2.	Clear understanding of duties and responsibilities.	2.74	1.041
3.	Commitment toward targets.	2.87	1.152
4.	Exercising the duties with responsibility and accountability.	2.99	1.231
Total		2.90	1.123

From Table 3 we observe that the responses of the respondents on the parameters taken into consideration for task proficiency is somewhere between average to low as the mean score for various parameters is between 2 to 3 on five point scale. The combined mean of 2.90 shows that employees are somewhere lacking in task proficiency hence organization need to work hard on various parameters mentioned above to improve that particular competency among employees.

Table 4: Mean Scores of the Respondent's Competencies Regarding Leadership

S.NO	Statements	Mean Scores	SD
1.	Initiation for task performance.	4.03	0.797
2.	Recognition of team members for performing task.	3.04	1.072
3.	Encouragement and supporting team members.	3.37	0.981
4.	Resolving the conflicts among team members.	3.92	0.917
Total		3.59	1.029

From the above table it is inferred that the leadership skills among employees are good as the responses of the respondents are lying between 3 and 4 on five point scale showing an improving trend in leadership skills.

Table 5: Mean Scores of the Respondent's Competencies Regarding Adaptability

S.NO	Statements	Mean Scores	SD
1.	Believe in team working.	2.92	1.051
2.	Collaborating and coordination among team members.	2.89	1.214
3.	Environmental adaptability.	2.98	1.255
Total		2.93	1.177

The above table shows that the score of employee for the parameters of adaptability is quite low as the responses are lying between 2 to 3 on five point scale. It shows that organizations need to work hard on this to increase adaptability among employees.

Table 6: Total Mean Score of the Respondent's Competencies

S.NO	Competencies	Mean Scores	SD
1.	Relationship management	4.252	0.752
2.	Communication	3.623	0.838
3.	Task proficiency	2.90	1.123
4.	Leadership	3.59	1.029
5.	Adaptability	2.93	1.177
	Overall	3.459	1.117

From the table mentioned above it is clear that out of total five parameters considered for competency mapping, employees of ICICI bank are found very well in relationship management and in communication skills. It indicates that as they are good in communication skills, they are able to maintain cordial relations with clients and colleagues, score regarding task proficiency and adaptability is quite low required a need of concern for the same. While leadership skills are found quite competent among professionals.

Correlation Analysis

Table 7: Showing Correlation between Age and Employee's Competency, and Between Qualification and Competency Mean:

	Age	Qualification	Competency Mean
Age	1		
Qualification	0.273593	1	
Competency Mean	0.006757	0.177248	1

A study of correlation reveals that the score of correlation is 0.006757 between age and employees competency reveal that there is almost no correlation in the age and competency of employees though the low correlation (0.177248) has been found in academic qualification and in employee's competency. On the basis of personal interviews and observation it can be concluded that practical exposure and on the job training are the biggest factor in competency building

Findings of the Study

- Table 1 reveal that the response of respondents on the various parameters of relationship management is 4.25 with the standard deviation of 0.149 shows that the employees are quite good in maintaining cordial relations with clients. As relationship management is considered as an important skill for banking personnel or for the employees of service industry, the score of employees collected on the bases of employee perception shows the employees of ICICI Bank are quite competent in this regard.
- With the parameters taken into consideration for competencies regarding communication skills, It is inferred from table 2 that employees of ICICI Bank are quite competent in communication skills consequently they are having cordial relations with their colleagues as the mean score is 3.62 shows a developing trend towards excellence.
- From table 3 we observe that the responses of the respondents on the parameters taken into consideration for task proficiency is somewhere between average to low as the mean score for various parameters is between 2 to 3 on five point scale. The combined mean of 2.90 shows that employees are somewhere lacking in task

proficiency hence organization need to work hard on various parameters mentioned above to improve that particular competency among employees.

- From the above table it is inferred that the leadership skills among employees are good as the responses of the respondents are lying between 3 and 4 on five point scale showing an improving trend in leadership skills.
- The above table shows that the score of employee for the parameters of adaptability is quite low as the responses are lying between 2 to 3 on five point scale. It shows that organizations need to work hard on this to increase adaptability among employees.
- From the table mentioned above it is clear that out of total five parameters considered for competency mapping, employees of ICICI bank are found very well in relationship management and in communication skills. It indicates that as they are good in communication skills, they are able to maintain cordial relations with clients and colleagues, score regarding task proficiency and adaptability is quite low required a need of concern for the same. While employees are found quite competent in leadership skills.
- A study of correlation reveals that the score of correlation is 0.006757 between age and employees competency reveal that there is almost no correlation in the age and competency of employees though the low correlation (0.177248) has been found in academic qualification and in employee's competency. On the basis of personal interviews and observation it can be concluded that practical exposure and on the job training are the biggest factor in competency building.

CONCLUSIONS & SUGGESTIONS

Competency mapping is one of the best way of developing skills among employees It is also helpful in identifying the job and behavioral competencies of an individual in an organization. Organizations need to understand that competency mapping is not a onetime consideration, it is not a reward, rather it is an essential tool for employee's skill development hence it should be an ongoing exercise in the organizations. With context of banking sector we required job-fit personalities and behavioral competencies among the employees to deal with client hence competency mapping is important in this industry. All the stakeholders must see competency mapping exercise as an opportunity for long-term growth.

Competencies are inner tools for motivating employees, directing systems and processes and guiding business towards common goals that allow the organizations to increase their value. Competencies provide a common language and method that can integrate all major HR functions and services like Recruitment, Training, Performance management, Remuneration, Performance Appraisal, Career & succession planning and Integrated Human Resource Management system. The competency framework services as the HR processes like talent induction, management development, appraisal and training yield much better results. There by the study was conducted to reveal the competencies such as ability to maintain relationship with others, communication, task proficiency, leadership, and adaptability by the successful employees in the ICICI Bank. The analysis of the study reveals that employees of ICICI Bank have specific skills, ability, knowledge etc. to perform their job efficiently and effectively. They also possess decision making power and relationship building capacity, sound knowledge of the products etc. which are helpful for the overall development of banks as well as for individual employees. Still they need to work hard for enhancing employee's task proficiency and adaptability among employees as the perceptual mean score of above said parameters is below average.

One may develop structured competency model for each job. Researcher suggests that the model suggested by J. Anitha & Reema in year 2014 for teaching can be adopted by banks for competency mapping. Researcher suggest that ICICI Bank should adopt a TAASK (Trait, Ability, Attitude, skill, knowledge) based competence model suggested for each job. The Model is helpful to the bank for the overall development and progress in present and future. As competency mapping is an essential task for all the organization and employee development, it is essential for the organizations to maximize utilization of these talents to gain competitive advantage.

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