

## Relationship between Competencies and Demographic Variables of the Employees: Competency Mapping of Private Sector Bank

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**Abstract:** It is well acknowledged that skilled labour is essential to the success of every organisation. For bank personnel to continue to be competent the bank needs employees with a wide variety of knowledge, skills, and talents. Additionally, the socioeconomic background of the employees has a big impact on employee competencies. The main purpose of the study is to find out any notable variations in competence across the major demographic variables of the employees. The study also aims to determine the discrepancy between the actual and expected levels of competencies. The study was limited only to Dakshinakannada and Udupi district of Karnataka. The study revealed that demographic variables have a strong influence on the different variables of competencies. Among the four dimensions of competences selected for the study viz; personal competencies, selling competencies, communication skill and customer relationship management, selling competencies shows highest gap. The study has practical implications and useful suggestions to fill the discrepancies between actual and expected level of competencies.

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### 1. Introduction

Human Resource Management is the process of selecting the best applicant for the right position, training them in that position so that they can be creative asset to the organisation. HRM is a strategy for identifying and developing employees so that they become more lucrative (Noe, 2006). However, the role of HR goes much farther than simply locating qualified applicants: it also requires that one grasp the employability skills required for a given job profile. Identifying the competencies will enable the HR team to have a better performance management system. The privatisation and globalisation has further expanded the role of HRD and the fast changing economy demands only for competent man power.

Competency mapping analyses human capital's strengths and weaknesses to aid understanding and highlight areas where career advancement activities should be coordinated (Yuvaraj, 2011). Every

organisation must control demographic factors at work since employee attitudes are crucial to the management of the organisation. Each employee possesses socioeconomic factors naturally, and they are one of the factors that indicate an employee's competency (Hendrawijaya, 2019). Therefore, demographic factors create employees that have a proactive attitude and high levels of responsiveness, initiative, and adaptability, all of which can be used to boost employee capabilities.

One of the major contributors to the Indian economy is the banking sector. This industry has undergone a significant shift in recent years. The Indian banking industry is likewise affected by the force of the global banking environment. Hence, India's banks are expanding both in both public and private sector. By 2025, it could overtake the second-largest industry (IBEF, 2015). Most public and commercial banks have made the decision to implement competency-based human resource management (Kumar *et al.*, 2012; Patil and Masthan, 2014).

Being a service-based company, the banking sector's key strength is having intelligent and competent employees. Private sector banks frequently use some sort of competency mapping to determine how to use employees' skills and abilities most effectively. Additionally, banks must map the competencies of their human resources and create development plans for the people who will lead the firm forward. Based on their skills for managing new challenges and developing business prospects, banks should identify internal candidates and develop a specific pool of personnel. For such employees, banks should design a career path that is focused on their position and train them for the upcoming senior management roles that will become available.

## **2. Review of Literature**

Although White (1959) introduced the idea of competence in his seminal paper for Psychological Review, he also introduced the idea of reflectance motivation. It was characterised as having the capacity to communicate successfully with the Environment. Even so, the concept of competence only became prominent after the McClelland's (1973) paper; he expected that only experience and education are not enough to measure the job performance, competence is more trustworthy and methodical evaluation of productive performance in work.

Competence is a fundamental quality of a person's abilities, motivations, qualities, and knowledge (Boyatziz, 1982; 2022). The term competency has been defined in two different ways by Strebler *et al.* (1997). Competencies are behaviours that a person must demonstrate or as the basic criteria of performance. Competency has also been used to describe the meaning conveyed by behaviours. There are three categories of competencies: cognitive, such as system thinking and pattern identification; such as self-awareness and self-management; and social, such as social awareness and relationship management. (Bray *et al.*, 1974; Crawford; 2001; Kotter, 1982).

Competency-based recruitment is the most efficient approach to choosing and keeping the best employees for the company. Candidates are judged according to the skills they must possess to be accepted into the organisation (Robert, 2012). People with the appropriate skills can perform better. And also to assess the candidates' potential for future roles, it is imperative to create a competency-based selection process that includes both current employees and new hires. Competence is a valid metric for identifying exceptional performers from average ones. Additionally, competency can be

defined as a behaviour pattern that a person must possess in order to fulfill their duties and contribute to the achievement of desired objective or outcome (Bartram *et al.*, 2002; Woodruffe, 1992). The concept of competency deals with productivity and career advancement. Despite having highly skilled human resources, a corporation could not be able to use them in the right jobs. Competency mapping and appraisal techniques are utilised in this situation to help HR professionals decide who should fill each role. Every organisation requires clearly defined positions and a list of competencies required to successfully perform each role. This information aids in both finding people with the necessary talents for the job as well as those whose abilities will help the job be done successfully. An organisation can use competency mapping to determine how closely a job's requirements match a candidate's potential (Chouhan and Shrivastava 2013).

Most of the organisations view the requirement to map and track competency as a way to raise the value of their most important resources areas (Nigam *et al.*, 2009). Competency mapping is one of the most accurate approaches for identifying a person's work and behavioural capabilities in an organisation (Anisha, 2012). An organisation needs to identify the competencies possessed by the employees and the competencies expected by the employer. The identified gap will enable the staff to concentrate on the competencies that are lacking through which an organisation can meet its goals (Maria *et. al.*, 2013). In 2010, a survey of the country's banking, financial services, and insurance industries was conducted to rigorously determine whether there are discrepancies between recent MBA hires' performance and expectations in Indian Banking, Financial Services, and Insurance (BFSI) sector. According to the Skills Gap Survey, there are gaps in knowledge, attitudes, and capabilities, particularly in the areas of listening, teamwork, and collaboration, as well as in organisation and process knowledge, product and service knowledge, and consumer behaviour knowledge. These gaps are most noticeable in the skills category.

A study was conducted to objectively assess the personnel's capabilities and to discover the gap between the employees' current competencies and anticipated competences at HCL Technologies. In addition to demonstrating a good correlation between the qualifications of the three groups and each of the fifteen characteristics examined in the study, the study persuasively proved the favourable link between male and female employees in all competency mapping components. The result of the t- test analysis also showed that there is a noteworthy distinction between the individual performances of the two staff groups. Between the married and unmarried employees, there were found to be significant disparities in terms of functional competence, innovation, customer service, analytical thinking, and motivation (Velayudhan and Maran, 2009). According to a Systematic Review, regardless of performance background, employees operating in crisis scenario should get education focused on the acquisition of task related, profession specific, and cross- disciplinary abilities. For disaster response, a workforce with a range of professional disciplines, subspecialty categories, and levels of professional experience and cultural expertise is needed (Gallardo *et al.*, 2015). Core organisations should apply more contemporary training approaches and give practical training to the employees and provide participants with focused learning assignments or projects to close any competency gaps (Saikumari, 2021).

The security and regulations implied in the employment contract in the banking sector have evolved as a result of deregulation, market entry by non-traditional suppliers, and the introduction of cutting-edge technology. Employees now need to develop new competencies, including relationship-handling

and sales skills, as a result of new structures and technologies, exacting customer service standards, and new competitors (Sparrow, 2004). Banking industry must determine the skills needed by employees in order to perform the current and subsequent positions. Bank employees required to possess technical competencies, managerial competencies, interpersonal competencies and personal competencies (Mankidy, 1996). The key competencies required for the bank employees are identified based on assessing their current level of competencies (Patil *et al.*, 2014). The use of competencies in the banking sector and its effects were thoroughly examined by (Prastacos and Gregory, 2012). The study highlighted interpersonal skill, communication skill, sales management, people management etc., are needed for the banking industry. The study came to the conclusion that the competences foster a culture of openness, greatly inspiring the bank's human capital. The performance of the banking sector depends on how well its employees can deliver first-rate customer service. The success of the company ultimately rests on the type of alliance that bank personnel retain with their customers because they are regularly in contact face-to-face with them. The banking sector can give better service to customers only if it determines proper career advancement for each and every employee and frequently assesses employee competencies.

Modern economic globalisation demands creative methods for managing the workforce. The rapid changes in social systems and demography have created room for a variety of HR approaches that boost worker growth and productivity. And competency mapping for employee development is one of the most popular HR practices. In order to improve performance management, mechanism for rewarding and recognising achievement, and career and succession planning programs, organisations must identify and build their skills. Competency mapping is also a premeditated HR framework for performance appraisal (Bhuvaneshwary, 2015). Employee development can help a business to accomplish its goals of high production, efficiency, and effectiveness. Enhancing an employee's abilities can help with employee development. Competency mapping is necessary for the development of necessary staff abilities. Employee growth and development is positively and significantly correlated with competency mapping (Shraddha *et al.*, 2016).

Depending on the demographics variables of the workforce, there are variations in managerial skills. (Akhtar, 2018). Monthly income, previous experience, residential status, etc., will influence not only the competency of employees but also their behaviour (Najafi *et al.*, 2015). Age, gender, academic year, and university have a modest to significant impact on students studying in healthcare sector in terms of knowledge, attitude and preparedness to practice (Gillani *et al.*, 2020). From the above review of the literature, it has been determined that demographics are one of the key elements influencing the competence of employees. It is crucial to determine how demographic parameters like age, marital status, income, educational qualification and experience on job affect the competencies of banking professional. More research is needed to fully understand this topic, even if studies have shown the influence of demography on competencies.

### **2.1. Research Gap**

Numerous studies have shown that competency management is crucial nowadays for an organization's competitive advantage. India's banking system is currently positioned for significant reforms. Merchant banking, mutual funds, special investment, analysis, factoring, working capital, and maybe expert

consultation and research services are non-traditional areas that would be included in banks' developing business profiles. In order to meet the challenges posed by these changes, training systems will need to adapt to new knowledge, skills, and attitudes. Reading through the examination of the literature revealed that one of the main issues for the survival of the banks is the competency mapping of their employees. It is clear from a review of the literature that demographics are one of the key elements influencing professionals' skills. Although studies have shown the influence of demography on competences, additional research is needed to fully understand this problem. On the other hand, it is yet unknown how certain demographic factors affect the competencies of banking professionals. The impact(s) of demographic variables such as age, sex, annual income, marital status, education qualification and length of experience on banking professionals' competencies must thus be determined.

Additionally, the literature that has been studied so far indicates that there is a lack of credible studies on the relationship between demographic variables and competencies in the banking sector. Because of this, it was deemed necessary to conduct new research to map the competences and analyse the relationship between them and the demographic factors of private sector banks.

### **3. Objectives and Hypotheses of the Study**

#### **3.1. Objectives of the Study**

- To find the difference in the competencies based on demographical variables
- To determine the gap among actual and expected level of competencies.

#### **3.2. Hypotheses of the Study**

Based on the study objective following hypothesis is drafted.

H1: The degree of competences varies significantly between various income levels.

H2: The degree of competences varies significantly amongst the different age groups.

H3: The degree of competencies among various educational groupings varies significantly.

H4: The level of competencies among various experience groups varies significantly.

### **4. Research Methodology**

#### **4.1. Sampling and Collection of Data**

A systematic questionnaire was created to capture the primary data in accordance with the study's goals. The convenience method of non-probability sampling was employed for this study. As a result, a questionnaire was given to the employees of private banks (including HDFC Bank, ICICI Bank, Yes Ban, and AXIS Bank) in the coastal Karnataka region. Mangalore and Udupi were chosen as the study's two major cities. To collect the data bank, employees were approached on-site and a few responses were received through Google form. Respondents were requested to be precise in their responses. A whole of 100 questionnaires were spread, out of which 27 were incomplete and 8 were not returned by the respondents. Hence, the sample size is determined as 65.

#### 4.1.1. Measures

There are two sections to the questionnaire. The first division consists of demographic aspects and the second division consists of competency aspects. The demographic aspects are considered as independent variables, and the competency aspects are considered as dependent variables. Based on the review of literature, the study identified the four dimensions of competencies that are personal competencies, selling competencies, communication skills, and customer relationship management. All these competencies were associated with a total of 22 objects. A five point Likert's scale was used to measure each point. More than 9 years of experience are reported by 41.5% of respondents.

#### 4.1.2. Data Analysis and Interpretation

The objective of the study is to find out the significant differences in the competencies based on demographic variables. Hence, the ANOVA test was used to analyse and interpret the data.

Table 1 depicts, the demographic outline of the respondents, which shows that the major portion of the respondents are in the age group of 31–40 (30.7%), followed by the age group of 21–30 (29.3%). The education criteria of the respondents are undergraduate (60%) and postgraduates (40%), indicating that the sample of the study has more undergraduates. More than 9 years of experience are reported by 41.5% of respondents. The annual income of the respondents is recorded as highest in the category of 5-8 years (35.5%).

**Table 1: Demographic Outline of the Respondents**

Variable	Respondents (N)	Percentage (%)
Age		
21- 30 years	19	29.3
31- 40 years	20	30.7
41-50 years	14	21.5
Above 50 years	12	18.5
Educational Qualification		
Under Graduate	39	60
Post Graduate	26	40
Experience		
Below 2 years	6	9.2
2-5 years	13	20
6-9 years	19	29.3
Above 9 years	27	41.5
Income		
Below 3 lakh p.a	20	30.7
3-5 lakh p.a	22	33.8
5-8 lakh p.a	23	35.5
Above 8 lakh p.a	0	0

Source: Author's own compilation from primary data

H1: The degree of competences varies significantly between various income levels.

**Table 2: Anova for Different Income Groups**

	<i>Sum of square</i>	<i>Df.</i>	<i>Mean square</i>	<i>F</i>	<i>sig</i>
between groups	386.008	2	193.004	4.717	.012
within group	2577.522	63	40.913		
Total	2963.530	65			

Source: Author's own compilation

The above table reveals the output of the ANOVA analysis. The criteria for accepting the hypothesis is that p value should be less than 0.05. There is statistically significant difference in the employee competencies belonging to different income groups because the significance threshold is 0.012, which is below 0.05. Employees from different income groups frequently display observable differences in their competencies. Thus, H1 is accepted at a 95% level of confidence.

H2: The degree of competences varies significantly amongst the different age groups

**Table 3: Anova for Different Age Groups**

	<i>Sum of squares</i>	<i>Df.</i>	<i>Mean square</i>	<i>f</i>	<i>sig</i>
between groups	382.026	3	127.342	3.058	.035
within group	2581.504	62	41.637		
Total	2963.530	65			

Source: Author's own compilation

The significance level for the acceptance of a hypothesis is 5%. There is a statistically significant difference in the competencies of the employees in the various age groups since the p value is 0.035, which is below 0.05. As a result, there is a clear variation in the competencies of the employees from different age groups. H2 is therefore accepted with 95% level of confidence.

H3: The degree of competencies among various educational groupings varies significantly.

**Table 4: Anova for Different Education Groups**

	<i>Sum of squares</i>	<i>Df</i>	<i>Mean square</i>	<i>f</i>	<i>sig</i>
between group	2.401	1	2.401	.052	.821
within group	2961.129	64	46.268		
Total	2963.530	65			

Source: Author's own compilation

Hypothesis H3, i.e., education has a major difference in the competencies of the employees, is rejected as the p-value is 0.821, which is not within the significance level of 5%. Analyses show that there are no appreciable differences in the competencies of bank employees across different education background.

H4: The level of competencies among various experience groups varies significantly.

**Table 5: Anova for Different Experience Groups**

	<i>Sum of squares</i>	<i>Df</i>	<i>Mean square</i>	<i>f</i>	<i>sig</i>
between groups	600.790	3	200.263	5.255	.003
within group	2362.740	62	38.109		
Total	2963.530	65			

*Source:* Author's own compilation

The significance threshold is 0.003 ( $p=0.003$ ), which is less than 0.05, and as a result, there is a statistically significant difference in the competencies of bank employees belonging to various experience groups. Therefore, at 95% level of confidence, H4 is accepted. It is analysed that bank employees' competencies vary significantly depending on their level of experience.

### 5. Gap between Actual and Expected Level of Competencies

The study's second goal is to find the difference between the actual and predicted levels of competence. The actual score on the different competencies held by the respondents is displayed in table 6 below. Taking into account the values strongly agree as 2, agree as 1, neutral as 0 disagree as -1 and strongly disagree as -2. The anticipated replies for each competency item all strongly agree (2). The greatest possible score that can be predicted from the 65 responders for each of the 22 competencies is 2,860 ( $65 * 2 * 22$ ). Responses from 65 respondents are assessed using 2860 as the expected competency score.

First six statements of questionnaire are related to personal competencies; next six statements are related to selling competencies, next six statements are related to communication skill and the last four statements are related to customer relationship management competencies.

**Table 6: Actual level of Competencies of the Respondents**

<i>Items of Competencies considered for the study</i>	<i>SA(2)</i>	<i>A(1)</i>	<i>N(0)</i>	<i>D(-1)</i>	<i>SD(-2)</i>	<i>Score</i>
Well organised in terms of behaviour and appearance	36	29	0	0	0	101
While interacting with customer, I keep proper eye contact	17	48	0	0	0	82
I am confident in all my work	16	43	6	0	0	75
I am energetic and always presentable	17	47	1	0	0	81

*contd. table 6*



<i>Items of Competencies considered for the study</i>	<i>SA(2)</i>	<i>A(1)</i>	<i>N(0)</i>	<i>D(-1)</i>	<i>SD(-2)</i>	<i>Score</i>
I am flexible to adjust as per the needs of customers	10	47	8	0	0	67
I am patient and calm	14	41	10	0	0	69
I seek an opinion of customers before selling the product	19	46	0	0	0	84
I maintain good relationship with customer to increase the sale of financial products.	11	51	2	1	0	72
I have great network for channelling sales.	8	41	13	3	0	54
I keep the necessary management information system for generating future sales	7	43	13	2	0	55
I have one to one relationship with customers	8	51	5	1	0	66
I offer a range of options to fulfil client's needs.	9	55	1	0	0	73
I have the ability to start and carry the conversations in English language.	24	40	0	1	0	87
I am able to communicate with customers in the local language fluently	31	27	3	4	0	85
I am capable to establish a welcoming environment that stimulates communication with customers.	22	38	5	0	0	82
Communicates effectively what is intended	22	41	2	0	0	85
Clears the customers doubts effectively and satisfactorily	21	43	1	0	0	85
I am an active and good listener	26	38	1	0	0	90
I believe that customer are backbone of the bank	31	34	0	0	0	96
I understand the requirements of the customer	14	50	1	0	0	78
I build a good rapport with the customer	15	50	0	0	0	80
I provide premier customer services and excellent helpdesk management	12	53	0	0	0	77
Actual level of competencies(Total score)						1,724 (60.3%)
Expected level of competencies(Ideal score)						2,860

*Source:* Author's own compilation

The table above demonstrates the total competency difference. The actual competency level was 1724, whereas the expected competency level was supposed to be 2860. Every company naturally expects its employees to be completely competent. The study, therefore, assumes that all responders must have the required competence at 100 percent. However, the actual competency level was 60.3%. The competency-wise gap analysis identifies areas for improvement for staff members.

## 6. Findings of the Study

The banking industry needs to place more emphasis on the tools that set them apart from its rivals. Customers choose the services rationally because they have options available to them. To create and

sustain loyal customers, banks should concentrate on their competence and socio-economic factors. Hence, the current study seeks to analyse the impact of demographic variables (income, age, education, and years of service) on the different levels of competencies (personal competencies, selling competencies, communication skills, and customer relationship management skills) possessed by bank employees. The framed hypotheses were tested using ANOVA.

The study measures the significant differences in competence among the major demographic factors. The study found that the degree of competence varied significantly across different income, age, and experience groups. The significance level of the income group is  $p = 0.012$ , indicating that H1 is accepted at a 5% level of significance. Regardless of their income, respondents were thought to possess the same degree of competence across all competency groups. The significance level of the age group is  $p = 0.035$ . Hence, H2 is accepted at a 5% level of significance. Regardless of age group, all respondents had comparable expertise in all four competencies. The significance level of the education group is  $p = 0.821$ , which is more than the significance level of 5%, hence H3 is rejected. Between the competences possessed by employees with undergraduate and post graduate degrees, there is no discernible difference. The p-value of the experience group is 0.003; hence H4 is accepted at a 1% level of significance. According to the study, respondents had comparable proficiency across a range of competencies regardless of their years of experience.

Finding the competency gap is another objective. The study reveals the actual competency score is 60.3% and the expected competency score is 100%. This shows the difference between the actual and projected level of competencies is 40%. Communication skills rank first among the four competencies examined, with a lower percentage gap of 34.11 percent (here the ideal score is  $65 \times 2 \times 6 = 780$  and the actual score is  $514 = 87 + 85 + 82 + 85 + 85 + 90$ ), followed by the customer relationship management skills gap of 36.35 percent (here the ideal score is  $65 \times 2 \times 4 = 520$  and the actual score is  $331 = 96 + 78 + 80 + 77$ ). The selling competencies have the largest gap of all four competencies, at 48.21 percent (here, the ideal score is  $65 \times 2 \times 6 = 780$  and the actual score is  $404 = 84 + 72 + 54 + 55 + 66 + 73$ ).

In order for any organisation to thrive in the fierce competition of today, it needs to value the contributions and socio-economic factors of its staff members in order to grow its work line. An excellent competency map gives employees a more comprehensive understanding of who they are and what competencies set them apart. After participating in various developmental courses, employees can multitask and become more competitive once they have acquired the necessary competencies.

## **7. Recommendation and Conclusion**

Employees play a crucial role in every company's success. Therefore, the most crucial factor is their contentment, which can only be attained if HRD is of a high standard. The practice of managing human resources involves bringing together individuals and organisations to achieve their shared objectives. Over time, jobs requiring high levels of skill and knowledge have grown, and this calls for effective competency mapping via pertinent HRD activities. An organisation's ability to operate successfully depends upon having competent employees. Competency mapping will determine whether the right employee is in the right place. The socio-economic factors influence the employees' level of competencies. Age, income and experience are all relevant demographic variables that impact on the various

levels of competency. The experience of the employees makes a great difference in the level of competence. The bank might benefit from using periodic skill tests to help staff members keep track of their progress and, as a result, provide more accurate ratings when asked. As specialists are identified as a result of this skill test, publishing the results would also provide the staff with information on whom to contact in the event of certain expertise. Therefore, this would enhance staff cohesion, cooperation, and cross-education. As a result, the relationships between the workers would be strengthened, enhancing the organization's overall human resource value.

Measures to be taken to enhance the bank staff's selling competencies To help employees become more proficient in selling competencies, reward systems, recognition programmes, and financial incentives should be used. Private sector banks realised they needed to increase their sales force if they wanted to grow. It required an immediate rise in the number of sales representatives. The sales force was required not only to market the new product but also to deal with field offices' high turnover rate and officers' widely disparate levels of sales effectiveness. To fill the gap between actual and expected competencies, organisations should organise training sessions and refresher courses to update the employees with the latest skills and competencies. Hence, a competency model can be developed for the recruitment of employees, thereby reducing the gap. The result of the study reveals practical implications for private bank employees' competencies and their recruitment in the future.

### **8. Limitations of the Study**

The biggest constraint is time. Due to time constraints, only the employee self-ratings could be collected. If the employee ratings for other employees had also been taken into account, the study would have been of a far higher calibre and more genuine as a result. The study concentrated only on private sector bank employees, and the sample size was restricted to 65 only.

### **9. Scope for Future Research**

The review of the literature provides in-depth information on competency mapping and its related fields. The socio-economic factors and employee competencies are closely related. Competencies change with changes in the employees' socioeconomic conditions. Recent developments in the banking sector look for competent manpower, and there are a lot of studies taking place in the area of competency mapping and the banking sector. Further studies can be done to know the relationship between socio-economic factors and competency mapping.

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