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Competency Perception of Top Management in Public Sector Banks: A Case Study

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ABSTRACT

Competency has gained prominence in recent time in banking industry and perception of top management is very important to understand how organization reacts to this concept and what efforts are expected to develop required competencies. In order to steer the bank in right direction when going gets tough, management also needs to be suitably equipped in terms of competencies and capability. While general competencies and work specific competencies are required and are important for all bankers, bankers at leadership position or at top management require robust set of competencies. Basically this set of competencies required are grouped into two sets – one functional competencies and other behavioral competencies, further subdivided into competencies related to individual and people competencies.

Public Sector Banks are one of the most important constituent of Indian economy and for the economy to remain healthy PSBs are also needed to be in pink of its health. The most important factor in this context is the leadership of public sector banks. And to have this leadership in best of knowledge and attitude, competency assessment is required. Based on this assessment competency gap analysis and overall competency development program can be devised.

Present study is an effort to understand competency from the view point of practitioners at the top in banking sector, especially Public sector banks through case study of one of the prominent public sector bank, which is one of the important financial institution of the country. While using qualitative approach data from primary sources were analyzed to understand the competency perception at the top management.

keywords: Competency, competency mapping, functional competency, self competency, people competency

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Importance of proposed investigation:

The Public Sector Banking System has a human resource count of a little less than a million. The collective performance of these resources who comprise around 0.05% of the nation's households have a bearing on the performance of the entire economy. The scale of economic responsibility that the country has entrusted these individuals is unparalleled. It would require the highest standards of leadership to prime them to turnaround the current situation.'

- Banks Board Bureau, Compendium of recommendations , Chapter IX , Human resources , March 19, 2018

What better explanation can be about the importance of leadership of public sector banks in Indian economy and the requirement of the leadership to be at the best of its competency today more than any other time. Incurrent situation when banks are struggling to find out the ways to come out of myriad of non-performing assets, saddled with lack of capital, burdened with a task of financial inclusion and confused about its role in the development of the economy, it is pertinent to mention that it's not only the leadership at the top but the whole top management entrusted to make and execute the policy is required to come together to pull off.

The last global financial crisis spiraling from United States to many countries as well as present stressed scenario of banking in India, evidenced the requirement of more competent top management and development of executive capacity in present leadership of banking. The proposed study is a very small step in this direction.

While private sector banks have seen the leadership at the top restricted to very few and the reign being in the hand of these few for a longer period of time compared to their public sector counterparts, the basic tenets of top management remains same. Though the selection process differs in private and public sector, both agree on the need of the development of top management. And the process of development of competency of top management takes centre stage as despite all fervent efforts of the government and newly formed Banks Board Bureau , the leadership at public sector banks whether at the level of Executive Director or at Chairman /Managing Director come from the pool of top management of different public sector banks(exception being State Bank of India , where leadership is not only selected from pool of its own top management , but it is being distributed amongst other public sector banks – recent elevation of five Deputy Managing Director of State Bank of India for the post of Managing Director and CEO of other public sector banks).

The concept of competencies at the top management and its development amongst them to create a better pool for selection and ultimately providing better leadership to the public sector banks, was also an objective of P.J.Nayak committee to Review Governance of Boards of Banks in India. It says that owing to banking being a very specialized activity, it requires specialized skill for top management which needs to blend together strategic foresight, risk management, domain knowledge and human resource skills. However understanding the competency required at this stage would provide chances for more deserving

candidates and competent bankers to be selected for the challenging assignment of leading a bank. While this phenomenon of selection is unique to public sector banks, the private sector peers have more freedom and own set of selection, trying one of parallel or lateral induction or poaching from public sector banks. Despite many constraints and recently turning eyesore of the public, public sector banks still define banking for development, hence the present study is focused on public sector banks top management and their competencies.

Since all public sector banks , have similar process of recruitment, hierarchy and promotion as well as theoretically the talent pool of top management (from the level of General Managers) is available for selection and further elevation to top management leadership, the study proposed here is a case study of top management of one of PSBs . It would provide perception of competency in top management.

INTRODUCTION

Competency is nothing but the functional abilities combined with the knowledge leveraged by behavior and attitude which manifests into professionalism required for success of an individual or organization.

Competency encompasses mainly

Knowledge

Skill or aptitude

Attitude, motives and traits

But considering the competency requirement at the top management level, competency can be categorized in two major areas

(a) Functional competency – which relates to the specialized knowledge or domain knowledge like credit , treasury , investment , International banking , trade finance, wealth management , IT, risk management , administration, human resource etc.

(b) Attitudinal competency - This is related with behavioral traits related to self as well as with people or team. However at top management level both self and people competencies are in congruence with leadership behavior or management and leadership competencies.

Top Management in this study is considered as entire gamut of leadership in a bank which comprises of the lowest strata of top management in the form of that level of management which is involved in policy level upto certain extent and also works at execution level at one hand and the leadership level which makes policy and steers the bank as one institution on the other hand. It encompasses all the level in between. Various banks have various understanding of top management which is hierarchy based.

While in some of the neo private sector banks top management starts at either Vice President or Senior Vice President Level, in many private sector banks the level of Deputy General Manger is considered as starting point for top management. Public sector banks also consider Deputy General Manger as the starting level of Top Management.

REVIEW OF LITERATURE

Competency mapping has gained prominence in recent years because of which very few research works were done on this subject, however in the recent years many researchers have worked on various aspects of this. This subject has very important place in recruitment, promotion, training and development. The review of literature has been done through the studies done on competency mapping in banks in India as well as International view on competency mapping in banking sector. The focus of this literature review was understanding the competency at senior level and at leadership position.

In the paper of Ojeka Stephen, 'Leadership And The Changing Paradigm of Banking' (2010) explained the banking leadership in the changing paradigm. It says that it is widely perceived that professional leadership is a very scarce resource and a good leader needs the right set of skills, knowledge and understanding of the industry.

One very scientific report on requirement of competency at different levels and different fields of banking was done by central Bank of Nigeria and the final report was published on November 26, 2012 'COMPETENCY FRAMEWORK FOR THE NIGERIAN BANKING INDUSTRY'. The report says that competency framework for the Nigerian banking industry is needed to develop human capital and lifelong learning, it has specified competencies for different business heads as well as top managements including Deputy Managing Director, Managing Director and directors etc.

Development of Banking and Finance Industry Competency Framework by Institute of Bankers Malaysia (24th August 2013) described the competency needed for strategic, tactical and auxiliary leadership as well as the roadmap for development of competencies.

'Employees' Competency Mapping in Private Sector Banks' - A study with special reference to private sector banks in Hyderabad- Karnataka region by Rupali Tukaram Rathod (2014) asserts that skills and competences of majority of the banking professionals are not mapped or evaluated regularly.

ADB Competency Framework for Managers Level 7-10 (ADB Competency Framework for International Staff Levels) segregates competencies in two parts – Core competencies and Managerial Competencies which are required in officers at senior level. It also depicts type of competencies development through three levels – developing, proficient and advanced.

Singh and Chaudhary (2014) in their work, 'A Study of Competency Mapping of Employees in Banking Sector (With Special Reference to ICICI Bank)' have tried to explain the meaning and concept of competency and competency mapping and tried to develop a competency model for ICICI bank. The five competencies identified in this paper are Relationship Management, Communication, Task Proficiency, Leadership and Adaptability.

Deloitte (2015), in its report on the competencies of managers –in the context of changing business needs titled 'Leaders for Today – Leaders for Tomorrow. What leadership competencies do members of management and supervisory boards have? What is important in company management today and in the future' described the result of its study on top management (board members) of various companies in Poland and it emphasized that market needs a new leadership competency model. Leadership competency model

developed is considered to be first tool of its kind in Poland prepared by experts. Various competencies were identified by experts in the field and survey was conducted on managers of different companies. Different competencies identified by experts are (i) Taking a broad perspective (ii) Financial Perspective (iii) Creation and implementation of a vision (iv) Flexibility in action (v) Leading change (vi) Orientation on growing the company's value (vii) Building effective relationship (viii) Developing talent (ix) Exerting influence (x) Building a company based on value.

'Leadership in Banking' by Tsolakis Vivian (2016) has tried to understand the leadership behavior during and after the global financial crisis through case study method wherein he has deciphered leadership style which has its base on competency and behavior of bank's leadership under study.

'Examining the Competency Mapping Interventions Impact on Enhancing Role Efficacy' by Yasin, S. and Ali Zulqurnain (2016), the effect of competency mapping and work environment on role efficacy in banking sector of Faisalabad, Pakistan was studied. They concluded that Competency mapping is the key component for efficient role performance. It increases the work force and organizational competency. Any deficiency in the employee's performance remedied by the appropriate Competency mapping and positive work environment.

Okoye, Ngozi (2016) in his study '**The Central Bank of Nigeria competency framework for the Nigerian banking industry: a case of "near" adequacy**' described that though the competencies has been described for all the position and level of the bankers, in the framework issued by the Central Bank of Nigeria (CBN), the role of inappropriate behavioral issues played a major role in the financial crisis of banks in USA, UK and Nigeria. It takes into consideration the personality issue and its impact on the ability of an individual to perform effectively. It discussed few issues emerged from this framework as integrity and credibility, knowledge of risk management and ability to perform effectively.

Research gaps:

In banking sector though requirement of competency has been talked about recently, but not many significant works have been done, hence some detail study was required in Public Sector Banks in Indian scenario. This work on Public Sector Banks is unique as till now there has been rare work on understanding of competency from the view point of top management in any bank in India and no work done on any public sector units in India of this dimension and size – be it financial sector or otherwise.

The researches done till now in the area of our study have left a considerable gap which needs to be filled with numerous studies. This study is one of the small footsteps.

This area is mainly dominated by consultants, hence maximum work has been done from the view point of consultants and their area of concern is more of application rather than being academic. Consultant too have studied and developed programs of competency enhancement, but so far these are mainly company specific and are not in public domain. A study of understanding competency and its development in public sector banks would help bridging this gap of academic research and applied research.

Most of the studies in this subject has been restricted to local geographical areas. As these studies have been confined to particular geographical areas, the possibility of generalization is lost. A need for a pan-India

study on competency in public sector banks seems imminent. Till now no study has been conducted to such large scale. Majority of the studies have focused on private sector banks. The studies could also not differentiate requirements and level of competencies of public sector banks vis-à-vis private sector banks. Leadership issue in public sector banks are also different from private sector banks. While entry to top management is restricted to few in private sector banks, it is open to all in public sector banks. This emphasizes the requirement of competency assessment and understanding at top level of banks, especially public sector banks.

OBJECTIVES

- To address the issues and research gap identified through the literature review, a study was done with the objective:
- ‘To identify the perception of top management with relation to competencies’

RESEARCH METHODOLOGY

For an extensive analysis of the topic, the research approach incorporated in this study is qualitative techniques. And the research design used is case studies which would help in understanding the perception and approach of top management towards competencies in banking sector required for leadership position as well as for executive capacity.

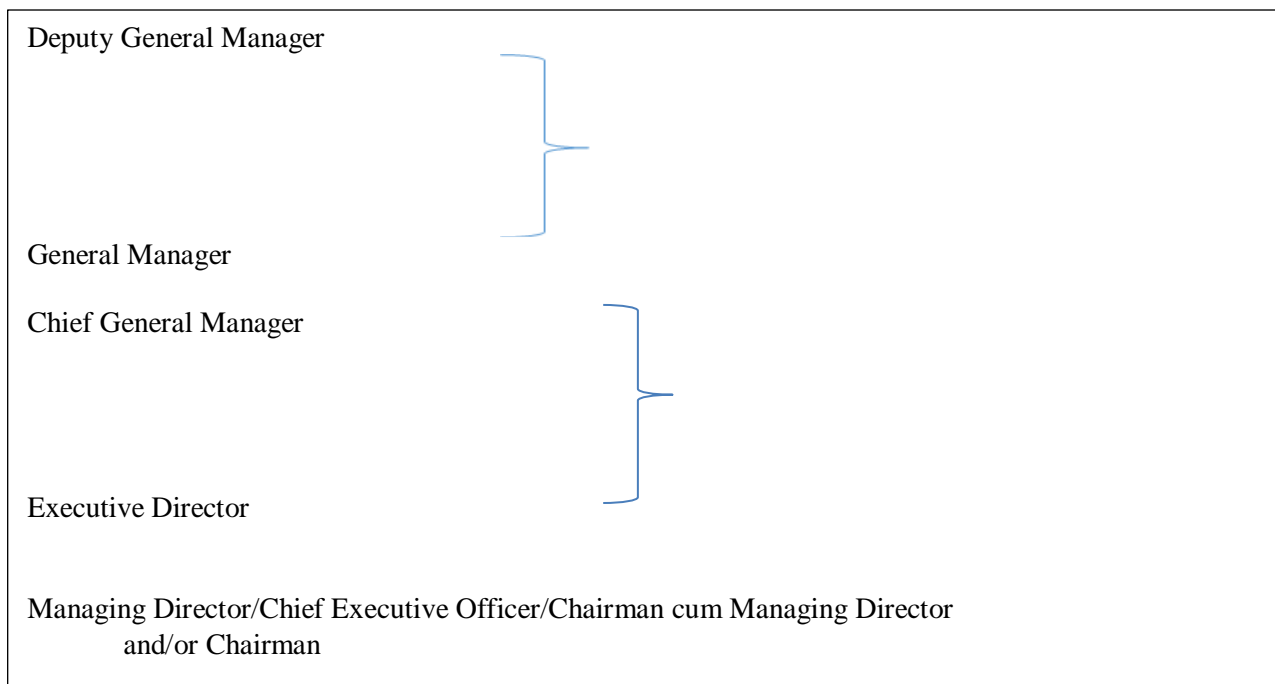
The case study is based on the analysis of top management of one of the important financial institutions of the country. Its sheer size, global presence, business domination and the prominence amongst public sector banks make it an obvious choice for the study. The study has been conducted with the consent of top management however considering the sensitivity of data and its impact which can be enormous, the name of the bank is not being disclosed in this study. Many Public Sector Banks follow same model with slight alteration here and there – be it organizational structure, system and procedures, human resources or business initiatives.

In this case study, primary data has been collected and analyzed. Sample for primary data was drawn from the top management of the selected bank of India.

Top Management in many PSBs start from the position of Deputy General Manager. The officers are selected in the bank through various channels. First is joining as Probationary Officer (PO), second Trainee Officer (TO), third Junior Management Level through promotion from clerical cadre and lateral entry as specialist or technical officers.

Again the description of bank is purposefully omitted to protect the identity of the bank. It is in almost all verticals of banking be it credit, risk, forex, IT, wealth management, investment, insurance, cards, digital banking, treasury and many forthcoming areas of finance

Figure 1

TOP MANAGEMENT

The sample selection was stratified wherein the respondents were selected from different hierarchy starting from Deputy General Manager to MD/CMD/CEO. Some of the respondents or target were retired top management executives ranging from Deputy General Manager to Managing Directors, including General Managers, Chief General Managers and Deputy Managing Directors. The purpose was to have more holistic view and respondents could have opined freely without any bias and there post retirement retrospective analysis could also be incorporated.

A questionnaire was designed to elicit the responses from the respondents about their views and perception of functional and attitudinal as well as behavioral competencies considering the self-trait as well traits with and around the people. Personal interview was also conducted with some of the top management executives. However interview was conducted with select of these officials as per their convenience and availability. Hence all the responses have been collated in the form of responses of questionnaires.

Respondents were selected pan India and representation has been given to officers in top management across geography, however it was not intended to have proportionate representation rather to have perception of competencies in the backdrop of work culture of different circles and business units.

Total 236 questionnaires were sent and responses received were 112. The respondents were stratified and selected considering some of the criteria:

- Different business units viz. housing; Small and Medium Enterprises; IT, Digital Banking; Agriculture Business; Inspection and audit; Vigilance etc.
- Different functional competencies unit and administrative as well as business units.

FINDINGS INTERPRETATIONS AND ANALYSIS

Change management is the need of time and communication is the key for leadership :

It was very difficult to judge five most important competencies, however all the responses were hovering around 7-8 competencies. Some competencies identified by the respondents are beyond this also but those are few and considering them outliers, five most important competencies are:

1. Change Management
2. Communication
3. Integrity and honesty
4. Decision making
5. Team building

Two other competencies which were considered important by the respondents are Leadership and Strategic thinking.

One interesting facts observed is that stress management or ability to bear stress has been considered important by the respondents at very senior level of top management like CGM and DMD.

For understanding the value of Functional competencies and Behavioral competencies , ranking of these competencies has been assigned score in descending order and then based on this inference has been drawn.

Rank 1 (score 5)	Rank 2 (score 4)	Rank 3 (score 3)
Rank 4 (score 2)	Rank 5 (score 1)	

5 most important functional competencies:

In the opinion of DGMs

- 1) Strategic and Analytical thinking , Strategic Foresight
- 2) Conclusive Decision-making
- 3) Communication
- 4) Result Orientation
- 5) Fostering Innovation

In the opinion of GMs

- 1) Conclusive Decision-making
- 2) Strategic and Analytical thinking , Strategic Foresight
- 3) Communication*
- 4) Result Orientation*
- 5) Technical Expertise or specialization and varied experience

* Communication and Result Orientation have got equal score

In the opinion of Top Executives ED/DMD/MD/CMD/CEO

- 1) Strategic and Analytical thinking , Strategic Foresight
- 2) Domain expertise or knowledge in at least three major business areas, e.g. Credit/IB/Forex/Treasury/Administration/Training/HR/Risk Management etc.
- 3) Conclusive Decision-making*

- 4) Result Orientation*
- 5) Communication

* Conclusive Decision-making and Result Orientation have got equal score

5 most important Self-competencies :

In the opinion of DGMs

- 1) Integrity
- 2) Leadership ability
- 3) Assertiveness
- 4) Willingness to take risk
- 5) Building Collaborative Relationships

In the opinion of GMs

- 1) Integrity
- 2) Leadership ability
- 3) Willingness to take risk
- 4) Building Collaborative Relationships
- 5) Stress Management-Able to withstand pressure

In the opinion of Top Executives Grade Special Scale i.e. CGM, DMD and MD

- 1) Integrity
- 2) Willingness to take risk
- 3) Leadership ability
- 4) Stress Management-Able to withstand pressure
- 5) Assertiveness

5 most important People-competencies :

In the opinion of DGMs

- 1) Inspires and motivates others , Empowering Others
- 2) Fostering Team work and Team building
- 3) Enabler -Guiding the team to bring out the best
- 4) Commander-Leading the team from front
- 5) Managing Change

In the opinion of GMs

- 1) Inspires and motivates others , Empowering Others
- 2) Commander-Leading the team from front
- 3) To place right people at right position and Spending time and resources on long term horizon
(benefits not apparent in near term)
- 4) Fostering Team work and Team building
- 5) Seeks and receives feedback

In the opinion of Top Executives Grade Special Scale i.e. CGM, DMD and MD

- 1) Inspires and motivates others , Empowering Others
- 2) Fostering Team work and Team building
- 3) Enabler -Guiding the team to bring out the best
- 4) To place right people at right position and Spending time and resources on long term horizon (benefits not apparent in near term)
- 5) Seeks and receives feedback

All top officials have opined that the succession planning at top management leadership should start from the level of DGM.

While top four competencies identified by DGMs and GMs are common in respect to functional competencies, 'Technical Expertise or specialization and varied experience' was identified as fifth and least important amongst five functional competencies by General Managers. Similarly Deputy General Managers have identified 'fostering innovation' as fifth important competency. Amongst top two competencies, 'Strategic and Analytical thinking, Strategic Foresight' was the most important competency for DGMs followed by 'Conclusive Decision-making', but in case of GMs it was vice-versa.

For top echelon of top management 'Domain expertise or knowledge in at least three major business areas, e.g. Credit/IB/Forex/Treasury/Administration/Training/HR/Risk Management etc.' was another competency besides four common competencies identified by DGMs and GMs. However it was ranked second most important after 'Strategic and Analytical thinking, Strategic Foresight'.

In case of Self-competencies also three competencies viz. 'Integrity', 'Leadership ability', 'Willingness to take risk' and 'Building Collaborative Relationships' are commonly perceived as important four competencies. 'Integrity' and 'Leadership ability' are the two most important competencies in the opinion of DGMs and GMs. However according to DGMs, out of mentioned competencies 'Assertiveness' is the third most important competencies and for GMs 'Stress Management-Able to withstand pressure' is the fifth important competency. In case of TEGSS, 'Building Collaborative Relationships' was not considered important, however it took into consideration both 'Assertiveness' and 'Stress Management-Able to withstand pressure', thus incorporating concerns of both the DGMs and GMs. Three competencies 'Integrity', 'Leadership ability' and 'Willingness to take risk' were similar as of DGMs and GMs.

When People-competencies were analysed, three competencies were common in this group too for DGMs and GMs. 'Inspires and motivates others, Empowering Others', 'Fostering Team work and Team building' and 'Commander-Leading the team from front' are three such competencies. For DGMs 'Enabler -Guiding the team to bring out the best' and 'Managing Change' were other two competencies.

'To place right people at right position and Spending time and resources on long term horizon (benefits not apparent in near term)' and 'Seeks and receives feedback' were two other competencies identified by GMs. 'Inspires and motivates others, Empowering Others' and 'Fostering Team work and Team building' were two competencies identified by TEGSS which were also opined by DGMs and GMs, however other three competencies identified are blend of competencies perceived by DGMs and GMs.

CONCLUSION

The study establishes that the top management is well aware of importance of competencies in banking sector and also the fact that the functional competency is required to be developed in order to take the reign at top management. Team building is also very important.

Analysis of the primary data collated from the respondents in the top management clearly shows that a majority believes that ‘Strategic and Analytical thinking, Strategic Foresight’ as well as ‘Conclusive Decision-making’ are the most important functional competencies. In case of Self-competencies ‘Integrity’ and ‘Leadership ability’ are most considerable competencies.

The most important discovery is that **‘Integrity’ is of utmost importance to top management**, established unanimously across hierarchy and this is a happy and inspiring finding.

While change management was considered important by overall respondents, but surprisingly, while selecting five important people-competencies, change management could get into top five competencies, only in the list of DGMs. However this is explainable as the number of respondent in the category of DGMs were twice the sum total of other groups, hence even small variation here had large effect.

Inspiring and motivating others as well as empowering others are paramount across top management.

RECOMMENDATIONS AND WAY FORWARD

Identification of competencies is a very important aspect and bank must arrange the identification through in-house survey and study as well as getting the help of the consultants and experts of the areas. However emphasis should be on identification and classification of competencies based on experiences and understanding of practicing officers of the bank as well as retired officials who understand bank better because it would give a more realistic assessment as every bank has its special characteristics , value , vision and culture .

Banks should start competency development at very initial stage because right mix of competencies is a critical component in success of leadership in bank. Leadership does not mean the position of CGM, DMD or MD/CEO hence it should be reflected from the level of Deputy General Manager as this is the position which is involved both in execution and policy development. Development of competency should start from the level of senior management and middle management.

While this study has given view of leadership based on competencies for top echelon, there should be formation of a pool for further promotion to top management. Though promotion takes place from the cadre and that works as pool, but this is not the targeted pool. Targeted pool should be formed by analyzing the existing competency, understanding the deficient areas and addressing the shortcomings or deficient areas thus developing a competent potential candidate for top management.

Though Reserve Bank of India has not prescribed any standard of competency as done by some regulators e.g. Central Bank of Nigeria, nor it is mandatory on part of banks, banks in India should prepare their own

competency requirement matrix which would work as guide to competency development and help it in development of future leaders and result in better succession planning.

Development of personality and personal ethics are very important factor in leadership besides professional ethics. While professional ethics have often been talked about but it has failed miserably, evident in recent banking crisis in India especially reputational loss of some of the private sector and public sector banks. As on date personality requirement and tests are not incorporated in competency assessment. Hence through psychometric testing and personality identification should be incorporated by banks and training or development should focus on this aspect too (Certain personality dimensions are more suited to the leadership role).

Various banks have existing system of job areas or different functional areas like credit, IT, risk, marketing, HR, forex etc. An officer needs to be assigned to at least three business areas which would help to improve her or his functional competencies and bank must send them for training at regular intervals for continuous improvement. Training for leadership as well as behavior competencies should also be incorporated at less frequent intervals, say once in three years.

LIMITATIONS OR CHALLENGES AND FUTURE RESEARCH

Despite best possible efforts, this study and the process of study had certain constraints and limitations, overcoming that would have presented more realistic picture.

This study would be even more befitting the objective had it been possible to conduct this across all public sector banks giving broader aspects. Though the findings are important for all banks and it can be beneficial and applicable to all the banks, this study conducted in more PSBs would have given better credential to the certain generalization of the findings.

Though the responses asked in questionnaire were maximum objective type, however some of the questions had the elements of subjectivity, hence the subjectivity in the responses can't be ruled out.

Besides these limitations, one major constraint was to get responses from the top management and persuading them to do it in a limited timeline. Segregation of officers in different stratified group and selection of officials out of that was also a difficult task.

Present study is an effort to identify the competency perceived by top management. This is a preliminary study and more in depth analysis encompassing other banks also, is needed to be carried out in future.

This work is mainly concentrated upon competencies of top management in public sector banks but studies on private sector banks for the same can also be interesting and informative.

Further large scale study can be carried out for different level of management on competency and its development. Even identification of most important competencies can be taken with the help of specialist in the field of banking and a broad consensus competency model can be developed in India as done by the Central Bank of Nigeria.

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