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Analysis of Competencies of Sales Personnel of Banking Sector in Pakistan

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ABBREVIATIONS

SBP State Bank of Pakistan

DFIs Development Finance Institutions

UBL United Bank Limited

OC Organizational Commitment

HRD Human Resource Development

HRM Human Resource Management

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ABSTRACT:

The banking sector of Pakistan is playing a pivotal role in the economy of country. Over the last two decades, private banks have progressed rapidly. It resulted into highly competitive environment in this sector which raised the need of highly competitive human resources, especially sales personnel who plays a very important role in the development of banks. The purpose of this research work is to analyse the existing competencies of these sales personnel and to propose a framework for the improvement in the key sales competencies of these personnel to enhance their effectiveness in the banking sector of Pakistan. The first research question investigates the creative tension of these personnel for sales competencies. Second research question is related to determining the appropriate training and development methods to improve these competencies. While the aim of last research question is to determine the appropriate activities which can help in enhancing the current competencies of sales personnel. A self-evaluation tool Astroid 1.0 is used for data collection, which consists of 120 pre-formulated questions. A sample group of 20 sales personnel from UBL Pakistan participated in this study. This tool determines the current and target state of competencies and describes the creative tension for each competency in different graphical forms. This study resulted into practical framework to enhance the competencies of sales personnel. It makes valuable contribution into applying HRM practices which will lead banking sector to develop the competencies of their sales personnel.

Keywords: Competencies, Sales Personnel, Banking Sector of Pakistan, Evolute, Astroid, Training and Development, HRM, Creative Tension.

1. INTRODUCTION

This chapter provides background information of the study. It explains and states the research problem and research questions which are followed by explanation of the research structure.

1.1. Background of the Study

A growing and dynamic banking sector is essential for revenue generation in any country because growth in the banking sector and the real economy mutually boost each other. The banking sector in Pakistan has witnessed drastic changes over a period of 64 years since country's independence in 1947. Less trained and inefficient human resource and incompetent professionals resulted into poor quality of products and services. But with the enormous efforts of State Bank of Pakistan (SBP), today, the banking sector of Pakistan is playing pivotal role in the growth of country's economy. In accordance with the State Bank of Pakistan Act, the banking system of Pakistan is a two-tier system including the State Bank of Pakistan (SBP), commercial banks, specialized banks, Development Finance Institutions (DFIs), Microfinance banks and Islamic banks. In last two decades, increased competition among the private banks have resulted into high quality products and services in this sector. Private Banks have introduced latest technology to provide online services to its customers as well as they are paying special focus on human recourse development to compete each other.

Sales personnel of banks plays a very important role in the development of any bank. They are key people for any bank who deals directly with the daily customers, brings new customer, maintains bank accounts and look afters the banking operations. So, to succeed in such competitive environment, it's very essential to pay special attention on the competencies of sales personnel. Sales personnel with high level competencies makes difference in this industry. So investment in the training and development of sales personnel not only increases the profitability of banks but also enhances goodwill value of bank due to the high quality services and customer retention.

So this research will analyse the current and target competencies of sales personnel of banking sector of Pakistan by using Evolute system. A chosen group of sales personnel from

United Bank Limited Pakistan (UBL) will evaluate their current and target competency levels by using Astroid 1.0 tool (Competencies of sales personnel). This tool will not only tell about the competency level of sample group but also describes the creative tension for different competencies. On the bases of results from Astroid, a framework will be proposed for the improvement of these competencies. This framework will explain in detail what kind of training and development methods are appropriate for the improvement of these competencies and it will also explain different content which can be followed to improve these competencies during the training and development programs.

1.2. Research Questions

This research study will examine trustworthiness, conceptual thinking, emotional awareness, conflict management, language proficiency, relationship building, responsibility, developing others, achievement orientation, seeking information, optimism, communication skills, analytical thinking, leadership, innovativeness, self-confidence, collaboration, management, initiative, understanding others and maintaining order skills of sales personnel in banking sector of Pakistan. The purpose of this study is to explore current level of competencies on the bases of self-evaluation by chosen sample group and to make recommendations by analysing the desire for improvement in these competencies. So on the bases of self-evaluation tool results, the 1st research question will be:

In which competencies, sales personals of banking sector of Pakistan have most creative tension?

After the detailed analysis of results extracted by Astroid, this study will propose appropriate training and development methods for the improvements in competencies of sales personnel. So 2nd research question, this study will address is:

What training and development methods could be used to improve the competencies of sales personnel of banking sector of Pakistan?

Apart from training and development methodologies, this study will also address such activities which can help sales personnel to improve their competencies. Last research question for this research work is:

What are the significant activities, help in enhancing the competencies of sales personnel from their current state to targeted state in banking sector of Pakistan?

1.3. Research Structure

This research thesis is consist of six chapters. Chapter one is focused on the introduction of the study, it highlights the background of study and research questions. Chapter two describes the detailed background of banking sector of Pakistan. It also explains the important competencies which are going to be analysed in this research study. Chapter three is focused on methodology used to conduct the research. It outlines the research design of the study, and explains the data collection and data analysis techniques, which is followed by the background of Evolute system. The results of the study are summarised and presented in chapter four. Chapter five discusses the framework for improvements in competencies of sales personnel. It describes the training and development methodologies for each group composed on the bases of results from Astroid and makes recommendations for the improvement in main competencies. At the end of this chapter theatrical and practical implications and limitations of study are explained. In chapter six conclusions of the study are presented.

2. LITERATURE REVIEW

2.1. Banking Sector of Pakistan

A growing and dynamic banking sector is very important for revenue generation in any country because growth in the banking sector and the real economy mutually boost each other. The banking sector in Pakistan has witnessed drastic changes over a period of 64 years since country's independence in 1947. In its earlier stage, it struggled due to shortage of resources and uncertainty because of bad political and socioeconomic conditions. Incompetent human resource and non-trained professionals resulted into poor quality of products and services. However, State Bank of Pakistan was established as the central bank on July 1, 1948 to control this declining financial sector. SBP encouraged the private sector to establish banks and financial institutions in the country, but bribe and unlawful practices in that era of 1950s and 1960s resulted into unhealthy competition. In 1974, all the existing banks were nationalized by the Government. The performance of nationalized banks constantly declined due to government protection to employees, which resulted into inferior products and poor services. It also discouraged the private investors and foreign financial institutions. The poor performance of nationalized banks caused the reforms/privatization of banking sector in early 1990s. Today, the Banking sector of Pakistan is playing pivotal role in the growth of country's economy. In accordance with the State Bank of Pakistan Act, the banking system of Pakistan is a two-tier system including the State Bank of Pakistan, commercial banks, specialized banks, Development Finance Institutions, Microfinance banks and Islamic banks. (Shah, Jhatial & Ghumro 2012)

According to Husain (2005) the banks have now focused on merit-based recruitment which has been neglected area in this sector previously, to have better human resources which can play positive role in the development of banking sector. The private banks now take competitive examinations, interviews and selecting the most qualified candidates on purely merit bases to attain highly competitive employees. Hence, they finished the culture of appointments on the bases of political recommendations and connections. The private banks want to attract and retain the best available talent now which can maximize their profits. Husain (2005) further explained that this new generation of bankers will progress in a culture

of professionalism in the banking industry and produce competitive bankers who will provide leadership in the future.

2.2. Competencies of Sales Personnel

A competency is an underlying characteristic of an individual that is causally related to criterion-referenced effective and superior performance in a job or situation (Spencer & Spencer 1993). Spencer et al. (1993) further explained that there are five characteristics of competencies i.e. motives, traits, self-concept, knowledge and skill. Figure 1 visualize these characteristics and explains that surface knowledge and skills are easy to develop in employees by training programs. While core motive and trait are more difficult to assess and develop. So it is more cost effective to select employees on the bases of traits and motive. (Spencer et al. 1993)

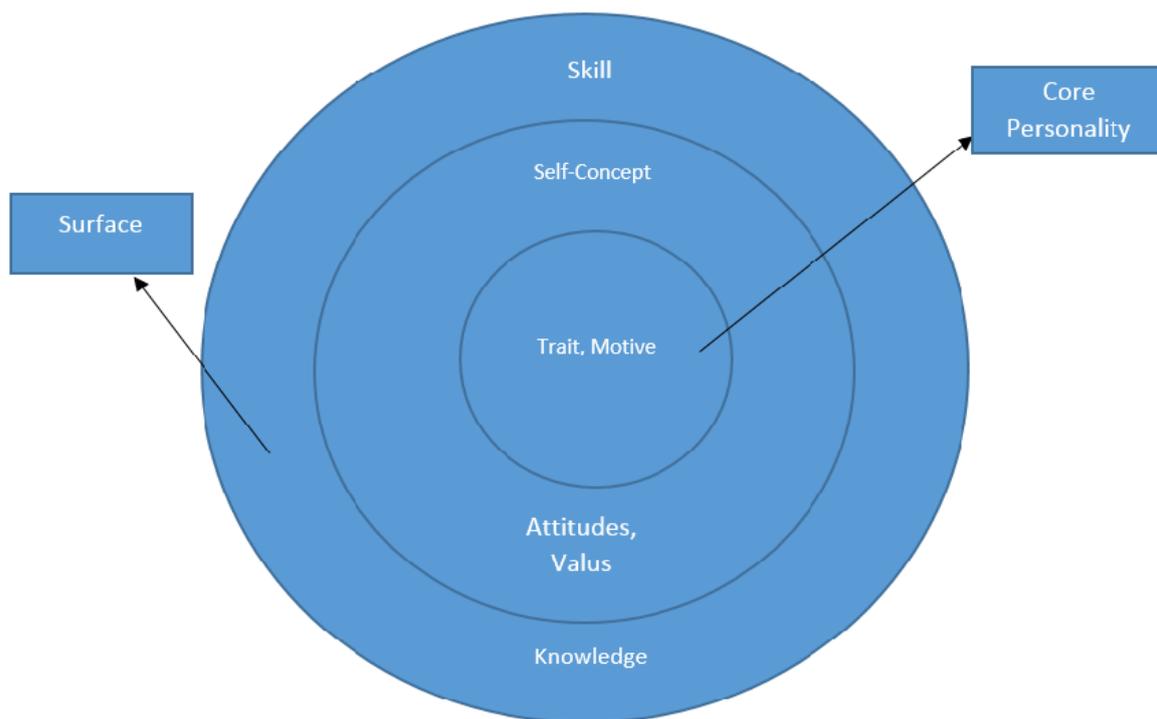


Figure 1. Central and Surface Competencies (Spencer et al. 1993).

In Following, Table 1 is providing overview of competence model of Astriod tool followed by explanation of main competencies which are going to be analysed in this research study.

Table 1. Competence Model of Astroid. (Taipale 2006)

Competence Group	Competencies
Self-Knowledge	Emotional Awareness
	Self-Confidence
Self-Control	Self-Discipline
	Trustworthiness
	Flexibility
	Maintaining Order
	Innovativeness
	Responsibility
	Seeking Information
Cognitive Capability	Analytical Thinking
	Conceptual Thinking
	Language Proficiency
	Professional and Technical Knowledge
Motivating Oneself	Achievement Orientation
	Commitment to the Organization
	Initiative
	Optimism
Empathy	Understanding Others
	Cultural Understanding
	Organisational Understanding
	Developing Others
	Service Orientation
Social Skills	Influence
	Communication
	Conflict Management
	Management
	Leadership
	Relationship Building
	Collaboration
	Teamwork and Cooperation

2.2.1. Trustworthiness

Trust is the *willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party* (Mayer, Davis & Schoorman 1995: p.712). Trust is an important factor in building a good relationship (Utz, Kerkhof & Bos 2012). Trust is influenced by the trustor's propensity to trust and the factors of perceived trustworthiness. Mayer et al. (1995) explained three components of perceived trustworthiness which are ability, benevolence, and integrity. These components are also known as trusting beliefs by other authors (McKnight, Choudhury & Kacmaret, 2002a and McKnight Choudhury & Kacmaret 2002b). Here, Ability is the necessary skills and competencies for interaction. Benevolence describes to which extent the trustee wants to do good with the person who is trusting him, whereas integrity is the attachment or faithfulness to the trustor's principles which are acceptable for him (Mayer et al. 1995).

In organizations, trustworthiness can be assessed by two prospects i.e. from the customer point of view and from employee's point of view. From customer's prospect, it can be seen as how much trust they do on sales personnel and their organization. But the other point is very important for the success of internal business processes which is trust among the employees of an organization. Good level of trust among employees will lead towards better relationship building, teamwork and corporation.

2.2.2. Conceptual thinking

The term of conceptual thinking is used to describe ways of thinking that explore equivalence-of-meaning representations and patterns of associations among ideas, relations, and underlying issues (Shafir & Kenett 2010). Managers who are conceptual thinkers creatively discover the hidden, but potentially viable, relations among concepts and thus test and extend such patterns of associations that may not be easily identified (Shafir et al. 2010). *Conceptual thinking also requires the ability, knowledge, and experience to generate novel ideas through alternative representations of shared meaning of complex situations and to create 'code words' unique lexical labels of concepts and procedures for their practical use, nurturing, and further development* (Shafir et al. 2010).

Being a sales personnel, require good conceptual thinking skills as they have direct link with customers for selling and resolving their problems. So, if a sales person has ability to solve a problem by imagining it into small parts for better understanding, will help him to become more effective and successful sales person. Conceptual thinking is also known as use of concepts, pattern recognition, insight, critical thinking, problem definition and ability to generate theories (Spencer et al. 1993). Common behavioural indicators for it are using common sense, seeing crucial differences between current situation and past, applying complex methods appropriately and identifying useful relationships among complex data (Spencer et al. 1993).

2.2.3. Emotional awareness

Emotions are based on positive and negative experiences (Carver & Scheier 1990; Russell 2003) of which people can be mindful to varying degrees. Similarly, people can recognize their emotions to varying degrees, and such awareness is called emotional awareness (Gohm & Clore 2000a 2002b). Emotional awareness is very important part of one`s competencies as many researchers emphasized the role of emotions and affect in wisdom (Ardelt 2000; Clayton and Birren 1980; Kramer 2000; Pascual-Leone 1990). *Being wise is not the ability to be detached and balance intellect and emotions, but to learn to practically cope with their role in alerting and sensitising us to the morally salient issues in each unique situation* (Nayak 2015).

2.2.4. Conflict management

Conflict is conceived differently depending on the situation in which it happened, it is composed of major components such as expressed struggle, dependence on each other, different goals, less rewards for number of people working for it, and resistance (Domenici & Littlejohn 2001). In this context conflict is defined as *an expressed struggle between two or more interdependent parties perceiving incompatible goals, scarce resources, and interference from others in achieving their goals* (Hocker & Wilmot 2001). Conflict management is the process of decreasing the negativities of conflict, while increasing the positivity of it. The purpose of conflict management is to enhance learning and group results, including effectiveness or performance in organizational setting (Rahim 2002). From point of view of sales personnel, a conflict between buyer and seller can be assume that a conflict

indicates misunderstanding between a company and a consumer, generated by their different stands, different goals and opinions and demonstrated by acting in response to the severance (Berger 2015).

2.2.5. Language proficiency

In Pakistan, mother language is Urdu and in almost every business environment, people use it for oral communication. But for documentation and business processes, English is used as official language. Similar situation is for the banking sector where both languages are used and one must be proficient in both languages. Usually employees of banking sector are good in Urdu language proficiency but most of them struggle in English. According to Yamao and Sekiguchi (2015) adopting a non-native language, where the local language is the dominant in day-to-day business, can lead towards problems in communication. In such an environment, the levels of proficiency in foreign-language by employees tend to vary vastly, which becomes a hurdle for interpersonal communication and may affect an individuals' performance (Fredriksson, Barner-Rasmussen & Piekkari 2006; Harzing & Pudelko 2013). Yamao et al. (2015) found that *self-perceived English language proficiency and HR practices that promote learning a foreign language have direct and interactive effects on the affective and normative commitment to their firms' globalization. It is important for firms based in non-Anglophone countries to promote English language proficiency of their employees through HR practices when they consider globalizing their operations to other countries.*

2.2.6. Relationship building

Salespeople of organization are key informants in strategic planning and development (Sharma & Lambert 1994) and key people who critically implements the marketing concepts of company (Hughes & Ahearne 2010). As a result, marketing organizations mostly depends on salesperson information to make decisions. This has convinced many firms to invest heavily in applications such as customer relationship management (CRM) systems (Columbus 2013) to help salespeople in collection of valuable customer information and to improve individual and firm decision-making effectiveness (Mullins, Ahearne, Lam, Hall & Boichuk 2014). Applications like CRM play an important role in relationship building but it also depends on the personal skills of sales person that how well he treats his customers to

build a long term relationship with them. Banks in Pakistan are also using CRM systems for better customer relationships.

2.2.7. Responsibility

Responsibility is one of the core competency to become a successful sales person. Apart from personal responsibility skills, organisations own part in corporate social responsibility can play a very important role to attract large number of customers. According to European Commission (2001), the definition of Corporate Social Responsibility (CSR) is *a concept whereby companies integrate social and environmental concerns in their business operations and in their interaction with their stakeholders on a voluntary basis*. Atakan-Duman & Ozdora-Aksak (2014) referred that *when organizations construct their identities, they adapt to their environments through isomorphism mechanisms and conform to environmental norms to increase their chances of survival and success*. Therefore, organizations should modify their rules and requirements of the environment, not only for efficiency reasons, but also to enhance their ability to attain resources and gain legitimacy (Kondra & Hinings 1998).

2.2.8. Developing others

Formal Training and development is very important part of every workplace where new employees learn basic skills to perform their job. But on the other hand, on the job training and development is also very important aspect where employees learn from their seniors and colleagues during the job. It also depends on the competencies of personnel that how well they develop their subordinates and colleagues on the job.

Spencer et al. (1993) explained two dimensions of developing others competency. The first one is intensity and completeness of action to developing others, ranging from maintaining positive expectations regarding others potential to promoting people on the basis of successful development. The second dimension combines the number of people developed and their relationship to the speaker, ranging from developing one subordinate to developing a supervisor or customer to developing large groups of people at mixed level. Spencer et al. (1993) further explained common behaviours expressing developing others are expression of positive expectations of others, giving direction with reasons as a training strategy, giving negative feedback in behavioural rather than personal terms and identifying a training or development need and designs new programs to meet it.

2.2.9. Achievement orientation

Achievement orientation or Achievement Goal Theory (Dweck 1986) proposes that individuals engage in behaviour with a competence-specific purpose. This purpose, an achievement orientation, thus describes the pattern of cognition and action that results from pursuing various goals (DeShon & Gillespie 2005). Dweck (1986) proposed *individuals can be mastery or performance orientated, those with a mastery-orientation are typically concerned with developing their competence and acquiring new skills and other with a performance-orientation are focused on the demonstration and verification of their ability* (Elliot & Dweck 1988). Dweck (1986) suggested that mastery-oriented individuals believe that self-attributes such as intelligence and skills are developable entities and these can be learnt by getting good education or over the period through experience. On the other hand, performance-orientated individuals believe that self-attributes are fixed entities and they cannot be changed or developed (Dwecks 1999 and VandeWalle, 2003).

According to Spencer et al. (1993) achievement orientation is also known as results orientation, efficiency orientation, concern for standards, focus on improvement, entrepreneurship and optimizing use of resources. He also explained common behaviours expressing this competency are working to meet a standard set by management, setting and acting to reach challenging goals for self or others, making cost benefit analysis and taking entrepreneurial.

2.2.10. Seeking information

Information seeking is a very important and critical component of effective decision making (Griffin, Dunwoody, & Neuwirth, 1999), but information seeking can be a cause of delaying decisions in the organisation (Jepson & Chaiken, 1990). Griffin, Dunwoody & Neuwirth (1999) proposed *information seeking is driven by individual differences in perceived information sufficiency, and continues until the point of sufficiency is reached*. Soane, Schubert, Lunn & Pollard (2015) proposed that analytical information processing styles would be associated positively with information seeking. They confirmed this proposal by reserach, and showed that there was a direct relationship between analytical information processing style and information seeking that was not influenced by anxiety or information

utility. Spencer et al. (1993) also named seeking information as problem definition, diagnostic focus, customer/market sensitivity and looking deeper. They further explained that seeking information includes digging or pressing for exact information of discrepancies by asking a series of questions, scanning for potential opportunities or miscellaneous information and getting out personally to see work-related situations.

2.2.11. Optimism

According to Carver (2014) Optimism in person results in greater psychological well-being, greater tendency and willingness in pursuit of educational goals, better interpersonal relations and helps in forming social networks easily. Carver (2014) further elaborated that people high in optimism are better able to restrain negative emotions, and they work harder (or more effectively) at close relationships, thus experiencing less conflicts in their network. Predictions for optimism derive from the logic of expectancy-value motivation theories, in which confidence is associated with greater effort and persistence toward desired goals (Carver, Scheier & Segerstrom, 2010).

2.2.12. Communication skills

Developing and managing customer relationships are critical components in the success of service marketing, and positive interactions with customer oriented service employees help to create long-term customer relationships (Kang & Hyun, 2012). Service provider's (Like Banks) communication skills play a very important role in generating positive/effective interaction between customer and employee (Kang & Hyun, 2012). For appropriate communication in banking sector, sales personnel or services provider personnel must aware of that which kind of communication style best suits their organisation. Communication style is defined as *the way one verbally and proverbially interacts to signal how literal meaning should be taken, interpreted, filtered, or understood* (Norton, 1978) and is closely related to "how things are said" rather than "what is said" (Dion and Notarantonio, 1992). . Norton (1978) has established a foundational communication style construct which includes nine verbal/nonverbal communication styles: animated, attentive, contentious, dominant, dramatic, friendly, impression leaving, open, and relaxed.

2.2.13. Analytical thinking

Analytical thinking is the use of logical, systematic reasoning to understand, analyse and resolve problems. The ability to break problems into smaller pieces and the ability to anticipate casual relationships. Analytic thinking *involves a detachment of the object from its context, a tendency to focus on attributes of the object to assign it to categories, and a preference for using rules about the categories to explain and predict the object's behaviour*" (Nisbett, Ping, Choi and Norenzayan, 2001). Analytical thinking is a core skill that every sales personnel must possess, as they have to deal many kind of problems faced by customers or within work place on regular places. Being analytical thinker makes it very easy to deal in complex and problematic situations. Analytical thinking is also known as practical intelligence, analysing problems, reasoning and planning skills (Spencer et al., 1993). Common behavioural indicators for analytical thinking are setting priority for tasks in order of importance, breaking down complex tasks, recognizing several causes of events, anticipating obstacles and using several analytical techniques to identify several solutions (Spencer et al., 1993).

2.2.14. Leadership

Leadership is an important management function that help to maximize efficiency of individual or groups and achieve organizational goals (Yuan & Lee, 2011). Leadership is one of the key drivers of organizational performance (Yuan & Lee, 2011). Leading managers make all the major decisions in terms of what the company's purpose and goal is, how employees are compensated and treated interpersonally, what products and/or services are produced, who the targeted customers are, and how the product and/or service is delivered, and so forth (Bass & Stogdill 1990; Hoy & Miskel 1991; Zhu, Chew & Spangler 2005).

2.2.15. Innovativeness

Assen (2000) defines innovativeness as *the degree to which an individual initiates, implements, realizes or early adopts change, improvement and renewals*. Assen (2000) continues to elaborate that innovativeness is not a basic competence but a combination of the following set of basic individual competence attributes: initiative, willingness to change (change orientation) and improve (self-development), and problem solving. Following Assen

(2000), innovativeness is not defined here as a specific competence, but rather as a collection of many competences. Although competence in problem solving is not included as one of the competences here, the different thinking styles, especially divergent thinking and analytical thinking, address the problem solving preferences of an individual (Jussila, 2007).

2.2.15. Self-confidence

Self-confidence can be defined as the sense of one's self-worth and capabilities (Goleman 1998). According to Amabile (1997), creativity involves a relative lack of concern for social approval. People with self-confidence are able to voice views that are unpopular and act on what they feel that is right (Goleman 1998). Great ideas may often sound not good at first, therefore self-confidence is needed to discuss and debate such ideas with others. Self-confidence also helps in examining existing principles and procedures. Spencer et al. (1993) find that self-confidence is a component of most models of extra-ordinary performers. Common behaviour of self-confident people includes (Spencer and Spencer, 1993; Goleman, 1998) presentation of self with self-assurance, ability to make or act on decisions without the agreement of others, display of confidence in own judgment or ability and ability to make sound decisions despite uncertainties and pressures.

2.2.16. Collaboration

Collaboration is working together with others to achieve a common goal. Tjosvold (1988) noted that as collaboration between different departments of an organisation improves productivity and competitiveness of that organization. Maltz & Kohli (2000) emphasizes that functional specialization is important for effective operational processes, but must be followed by a collaborative working environment. Moreover, Menon et al., (1997) explained that conflict between different functions (e.g. working at cross purposes, low support, and obstructive behaviour) in the sales/marketing effects negatively on collaboration and operational effectiveness. Improving collaboration and reducing conflict at the same time between sales and marketing should be a target for senior managers according to Kotler et al. (2006), but many managers are not focused on achieving these objectives. Meunier-Fitzhugh et al. (2011) suggested that senior management of any organisation can play an important role in collaboration between the different departments of any organisation. Meunier-Fitzhugh et al. (2011) further suggested that weekly meetings between the department heads and overall

organizational performance based rewards programs can increase the collaboration among the departments and individuals of the organisation.

2.2.17. Management

Management is the art of getting things done by group of people with the effective utilization of available resources (Ramasamy, 2010). According to Ramasamy (2010), at least two persons are fundamental to form a management and perform the organizational functions to achieve the organization goals. Personnel management is very important to be a successful sales personnel. One must possess management skills like planning, organizing, commanding, coordination and control. Fayol (1916) explained that a good manager must contain good physical condition, strong mental abilities, good moral values, general education, advanced knowledge of related field and experience to be a successful manager.

2.2.18. Initiative

Woodman & Schoenfeldt (1989) have identified that highly creative people often exhibit a characteristic referred to as an internal locus of control. The internal locus of control as defined by Rotter (1990, p. 489) refers to *the degree to which persons expect that the reinforcement or outcome is a function of chance, luck, or fate, is under the control of powerful others, or is simply unpredictable*. People with a strong internal locus of control believe that they are in control of the results they produce or in the events they participate in. The internal locus of control relates to initiative in the sense that people with this truly feel that they can influence and have an impact on events. People with the feeling of an internal locus of control more often take initiative and action rather than waiting for others to give orders or more directions.

2.2.19. Understanding others

Bar-On (2000) defines empathy as *the ability to be aware of and understand the feelings of others*. Understanding others, or empathy, became popular as a factor shaping interpersonal relationships, after the introduction of Goleman's (1998) award winning book on emotional intelligence. But this concept is not a new one, Sprecher (1959) in a study of 107 engineers observed that understanding others is needed when technical problems involve some aspect

of interpersonal relationships. As emotional self-awareness and control deal with the individual's ability to deal with his or her own emotions, understanding others is the sensitivity to the feelings and concerns of other people (Rego et al. 2007). Empathetic and Sensitive people are able to understand (Rahim & Psenicka 2005) and relate to (Goleman et al. 2003) the values, worries, fears, and positive emotions of others. Understanding others is also necessary for developing trust (Cherniss & Caplan 2001) and very essential for people to feel free to propose unique ideas (Ekvall 1996) and suggest contradicting opinions without fear of negative feedback. (Prati, Douglas, Ferris, Ammeter & Buckley 2003).

2.2.20. Teamwork and Cooperation

According to Spencer et al. (1993) *teamwork and cooperation implies a genuine intention to work cooperatively with others, to be part of a team, to work together as opposed to working separately or completely*. He further explained that teams can be formed across the organization between different departments to solve a problem or to work on a project which needs experts of different competencies and expertise. There are some reasons why a team work is better in an organization or group. For example research shows an important point of cooperation in a group, which is an individual can learn rapidly in groups or teams rather than learning individually. (Paterson, 2010; Suwarjo & Eliasa, 2011). The existence of information exchange, development, and processing makes group's member act faster. The teams which can respond to problematic situations quickly, can be developed to solve either single problem or problem with other group (Eliasa 2014). Jones (1998) referred that a cooperative activity gives some wider advantages and achieved goals. Spencer et al. (1993) explained the team-building behaviours which are providing solicits ideas and opinions to help form decisions or plans, keeps people informed about the group process, expressing positive expectations of others, credits others publically and encourage and empowers others to make them feel strong and important.

2.2.21. Professional and Technical knowledge

Professional expertise/knowledge is defined as *a combination of competencies, namely discursive competence, which includes genre knowledge, disciplinary knowledge and professional practice* (Bhatia, 2004). Bhatia (2004) further explained it as *the ability to identify, construct, interpret and successfully exploit a specific repertoire of professional,*

disciplinary or workplace genres to participate in the daily activities and to achieve the goals of a specific professional community. Spencer et al. (1993) explained behavioural indicators for this competency are acting to keep current skills and knowledge, showing curiosity by exploring beyond the immediate field, volunteering help others to resolve technical problems, learning new courses to be updated regarding their area of expertise and actively going out as a technical missionary or change agent to spread new technology.

2.2.22. Flexibility

Flexibility is also known as adaptability, ability to change, perceptual objectivity and resilience. (Spencer et al., 1993). It is one's ability to adopt and work effectively under different situations and with different individuals and groups. A person with flexibility competencies is able to understand and appreciate different perspective on any issue, he can adopt different approaches according to the situations (Spencer et al., 1993). Spencer et al. described different behaviours related to this competency which are recognizing the validity of opposing views, adopting easily changes in work, being flexible applies procedures depending on individual situation to accomplish organizational goals and changing own behaviour to suit the situation.

2.2.23. Organisational Commitment

Committed employees are known as a fundamental and vital resource for the success performance of organizations (Farid, Izadi, Ismail & alipour, 2015). To encourage employee's commitment with organisation, quality of work life is considered as one of the most important point (Farid et al, 2015). *Commitment to organization (OC) is the individual's ability and willingness to align his own behaviour with the needs priorities and goals of organization to act in ways that promote organizational goals and meet organizational needs* (Spencer et al., 1993). Spencer et al. (1993) explained behavioural indicators of OC that are being willing to help colleagues to complete their tasks, aligning own activities to meet organization needs, understanding need of cooperation to achieve larger organizational objectives and choosing to meet organizational needs rather than to pursue professional interests.

3. METHODOLOGY

This chapter describes the research methodology used in this study. First section explains the research design of the study and second section presented the data collection technique followed by background of Evolute system.

3.1. Research Design

In order to assess the value or contribution of the competencies of sales personnel, a tool Astroid 1.0 is used. The aim of the Astroid (Competencies of Sales Personnel) is to provide a generic model for the purpose of evaluating sales competence, or in this case the self-evaluation of sales competence. Self-evaluation was chosen based on the belief that individuals are the experts in evaluating their own performance and future development needs. Although human beings might not always be the best in evaluating their current performance but they are the only ones that can give an accurately foresee their own development needs. The self-evaluation of sales competence will provide the individual with information about his or her current state and future desired state of sales competence. Figure 2 shows the interface of Astroid that how participant will rate their current and target state by using this tool. Arrow A shows the selection of current state against given statement in this figure. Arrow B shows the target state and arrow C indicates that from here participant have to go for next question. If the model is accurate, the results should reflect the individual's perception (or opinion) of his or her current and targeted sales competence. The difference between the current and targeted innovation competence creates creative tension, a force to draw the two together (Senge 1990).

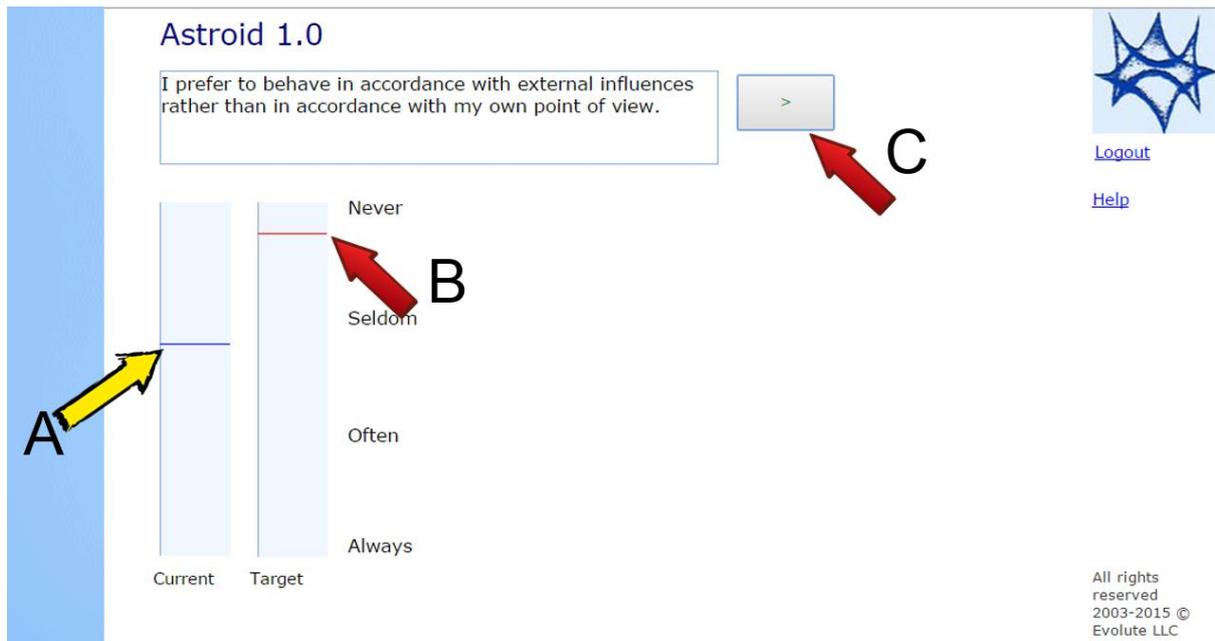


Figure 2. Interface of Astroid for Self-Evaluation.

At the level of the group or organization, the self-evaluation should provide the organization with a collective view of the sales competence of individuals. The collective view should outline the current state of the innovation competence and the desired state. The collective view visualizes the knowledge or competence gap perceived by the individuals at group or organizational level. For the group, it is interesting to learn which areas have the greatest creative tension that needs to be resolved. Group or team level creative tension can give an indication of which competences are the most valued and which need the most development. This information helps in designing or choosing training programs. At the organizational level, the self-evaluation provides a bottom-up view of the company, which is very useful as, when it comes to competences or skills that need to be developed, the top-down view does not always agree with the bottom-up view. Company management or management in any other organization for that matter, can have information and knowledge on what competences are needed for the future of the organization that the grass root level is unaware of. Yet even in this case the information or view held at the grass root level is valuable for the management. The self-evaluation can provide a fruitful basis for discussion within the organization and the concepts and visualizations that the self-evaluation reveals help in creating a common language or point of reference for discussions.

3.2. Data Collection

In this research the competence model was tested with a group of sales personnel from banking sector of Pakistan (20 respondents) who are directly dealing with daily customers, chosen because of their availability to the researcher. The self-evaluation could be conducted in different ways. An online-based software demonstrator (evolutelc.com) was found appropriate because it enabled evaluation without restrictions on time or place. An admin account to use a web-based application to perform the self-evaluation was therefore acquired. The acquired application utilized proprietary technology based on soft computing technology and enabled the self-evaluations to be made over the Internet.

A total of 120 pre-formulated statements were there to evaluate these competences under the Astroid tool. When taking the self-evaluation, every respondent had the choice of “only I can see my results” to ensure individual privacy. Typically, the group level results are the ones that are most interesting to the organization, because from those results it is easy to get a holistic picture of the organization. In the self-evaluation the individual responded to the statements by giving the current and targeted level of the issue addressed. Each competence was evaluated by four or five statements. The practical testing of the sales competence model attempted to verify that the created sales competence model was useful for self-evaluation.

3.3. Background of Evolute

In this research work, Evolute systems tool which is Astroid 1.0 (Competencies of sales personnel) is used to get the empirical data. The Evolute is based on the emerging co-evolute methodology and brain-based metaphors which enable one to visualize in the form of different graphs and examine the current reality and personal vision of individuals/employees and business processes (Kantola & Vanharanta 2006). The Evolute is a platform that supports building and using co-evolutionary applications on the Internet (Vanharanta and Kantola 2005a, 2005b). *The Evolute methodology utilizes fuzzy logic to capture the subjective, abstract and vague nature of individual's current occupational competencies. The use of fuzzy sets allows for using linguistic meanings directly without conversion to numerical scale. Fuzzy logic also facilitates approximate reasoning for analysing and modelling different*

levels of creative tension according to the occupational competencies and based on individuals' perception of their current reality and vision. (Kantola et al. 2006)

It is very important for organizations to know the individuals' opinions of their own professional competencies to develop those competencies. It is Organizations aim to guide and support employees personal growth, development and personal vision in order to improve their core competencies according to the competitive pressures of the business world. This strategy will benefit both individuals and organizations. (Kantola et al. 2006) On the platform of Evolute system, Astroid 1.0 tool is used in this research thesis to assess the competencies of sales personnel of banking sector of Pakistan. It is a self-evaluation tool which determines the individual's creative tension by analysing the gap between their personal vision and current reality at work (Kantola et al. 2006). Astroid 1.0 determines the creative tension of individuals by assessing their skills at three levels which are competencies, competence groups and competence main group. Competencies focus on trustworthiness, conceptual thinking, emotional awareness, conflict management, language proficiency, relationship building, responsibility, developing others, achievement orientation, seeking information, optimism, communication skills, analytical thinking, leadership, innovativeness, self-confidence, collaboration, management, initiative, understanding others and maintaining orders skills of individuals. Competence Group assess abilities of motivating oneself, self-control, social skills, cognitive capability, empathy and self-knowledge. Finally competence main groups assesses their personal and social competencies.

4. RESULTS

This chapter will describe the results from the self-evaluation tool Astroid 1.0. The results are described in two categories i.e. overall results of sample group and individual level results.

4.1. Group Level Results

Group level results are classified into three categories i.e.

- Competencies
- Competence groups
- Competence main groups

4.1.1. Competencies

Competencies category has analysed the trustworthiness, conceptual thinking, emotional awareness, conflict management, language proficiency, relationship building, responsibility, developing others, achievement orientation, seeking information, optimism, communication skills, analytical thinking, leadership, innovativeness, self-confidence, collaboration, management, initiative, understanding others and maintaining orders skills of individuals. Figure 3 shows the overall group results for the above mentioned competencies at group level.

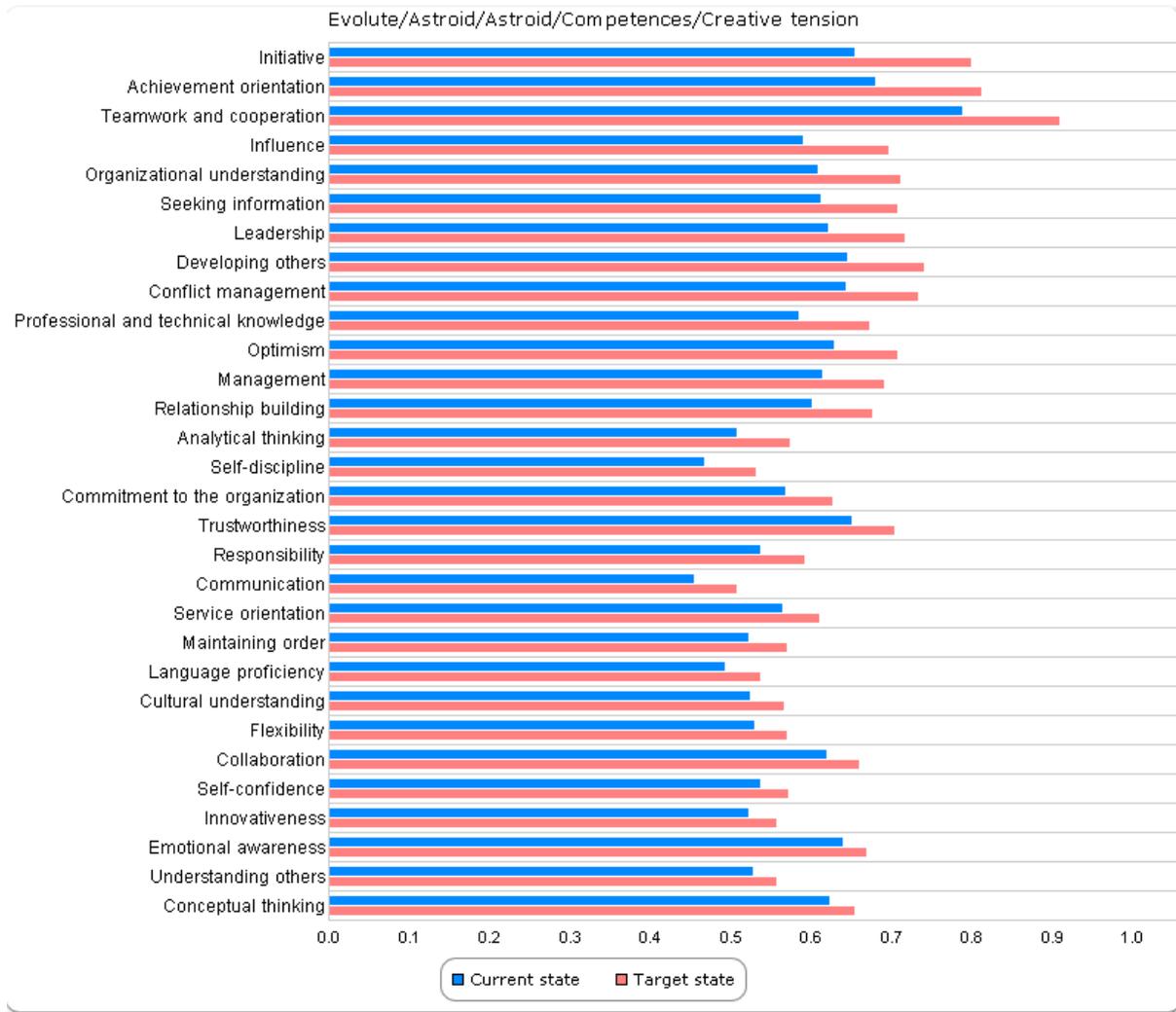


Figure 3. Histogram: Creative tension of competencies.

Histogram in figure 3 shows the creative tension between current state of competencies and target state of whole group. It can be seen that the creative tension is very low in conceptual thinking, understanding others, emotional awareness, innovativeness self-confidence, collaboration, flexibility, cultural understanding, language proficiency, communication, maintaining order and service orientation. Creative tension starts increasing in responsibility, trustworthiness, organizational commitment, self-discipline, analytical thinking, relationship building, management, optimism and professional knowledge. While it is at its peak in initiative, achievement orientation, teamwork, influence, organisational understanding, seeking information, leadership, developing others and conflict management. If we take another angle view of this graphical presentation, results shows that, in competencies where creative tension is very low, there the target level of the those competencies are also very low. For example in conceptual thinking, current state is at 0.62 out of 1.0 while the target

level is just 0.67 out of 1.0. It shows that the target of this sample group is also very low and they are almost satisfied with their current level competencies, although it can be improved a lot. While the areas where creative tension is very high i.e. initiative, teamwork and achievement orientation, the target level of sample is also very high while their current level is almost same as the low creative tension competencies.

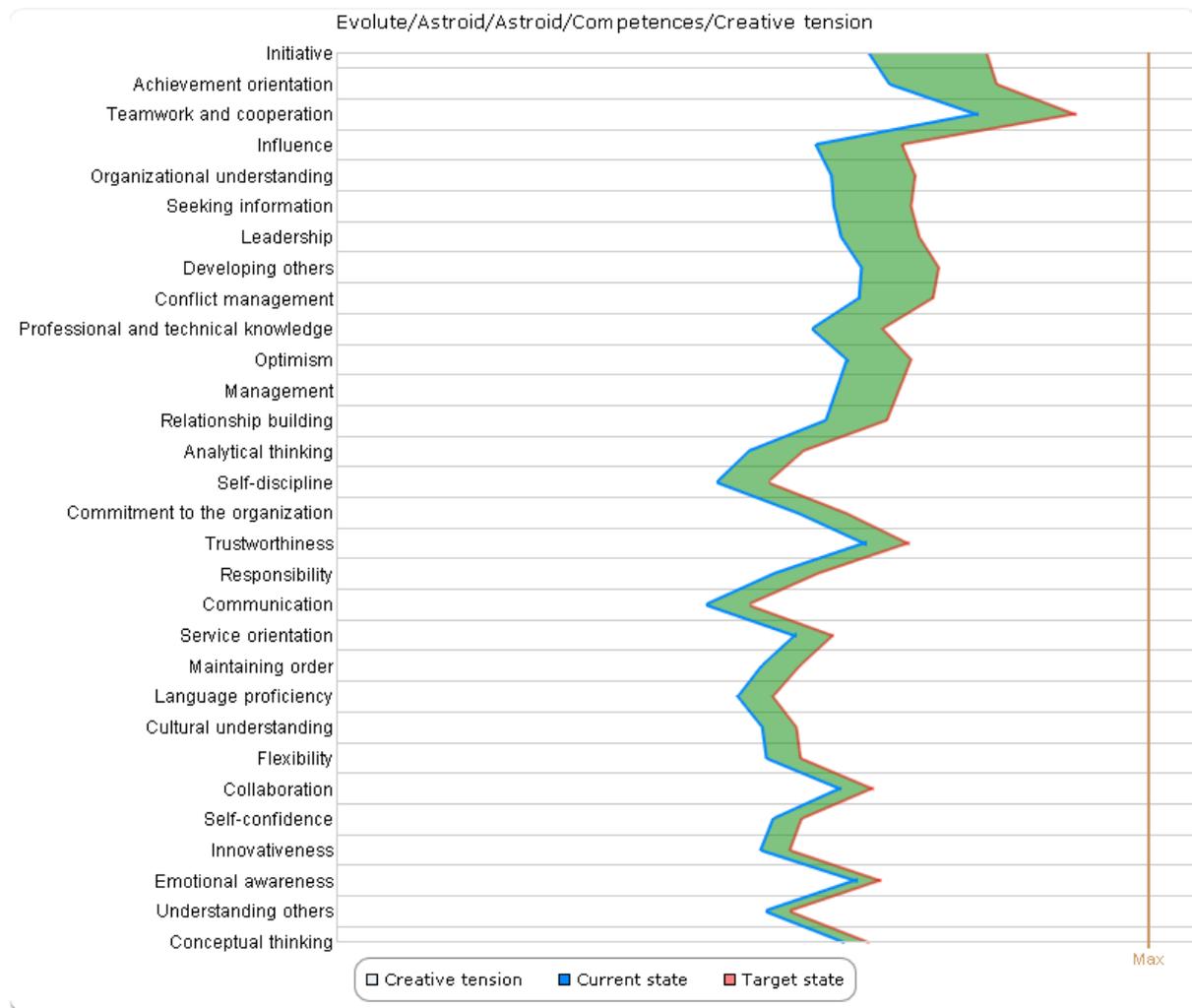


Figure 4. Line: Creative tension of competencies.

Figure 4 shows another angle of creative tension. Blue line is the current state of sample group and red line shows their target state while green area represents the creative tension. It also represents very clearly that in which competencies current state, target state and creative tension is very high. Creative tension is quite high in the first 13 competencies (from influence till relationship building) except influence where current and target states are high

but creative tension between them is low comparatively. On the other hand competencies with lower creative tension have moderate level of current and target state.

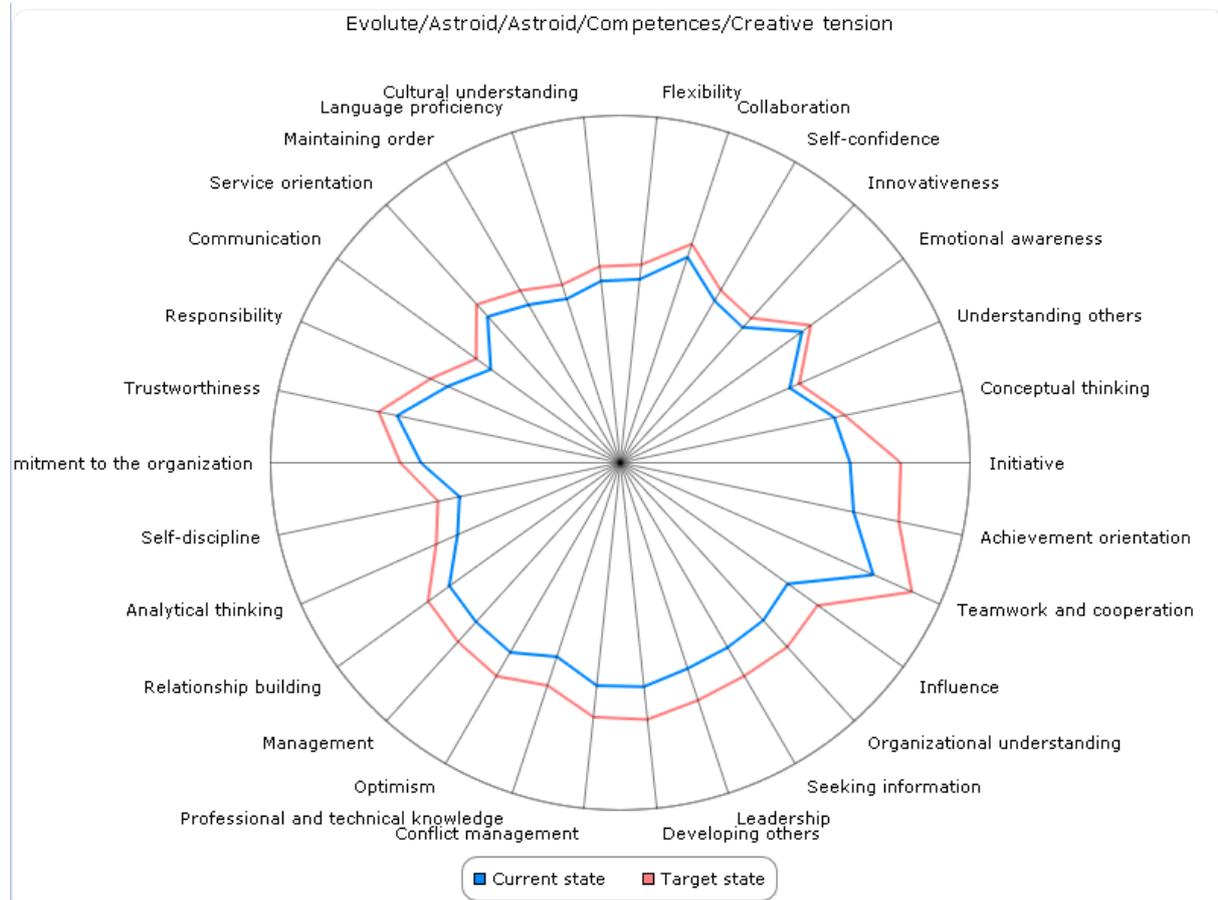


Figure 5. Web: Creative tension of competencies.

Figure 5 represents web graphical representation of same results discussed above.

4.1.2. Competence Groups

Competence Group assess abilities of motivating oneself, self-control, social skills, cognitive capability, empathy and self-knowledge Following are the graphical representation of group competence.

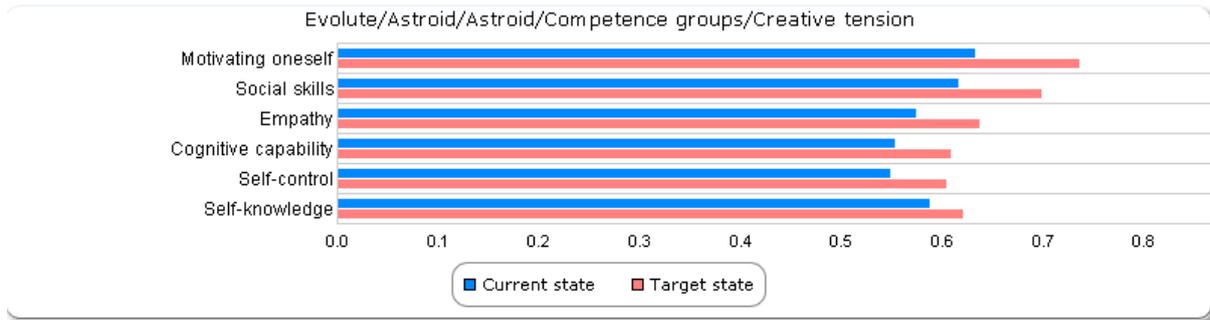


Figure 6. Histogram: Competence groups.

In Group competence, There are no big differences in current and target states. Figure 6 shows the current and target states levels of group competencies.

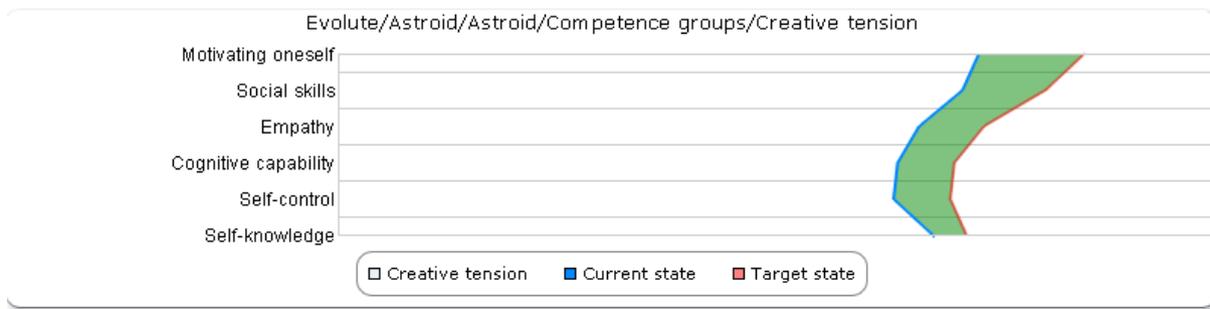


Figure 7. Line: Competence groups.

While figure 7 is showing the creative tension for each competency. The lowest creative tension is in self-knowledge which shows that employees in banking sector have good educational backgrounds. While the highest creative tension sample group is facing is in motivating oneself. While in social skills, empathy, cognitive ability and self-control have almost same and moderate level of creative tension.

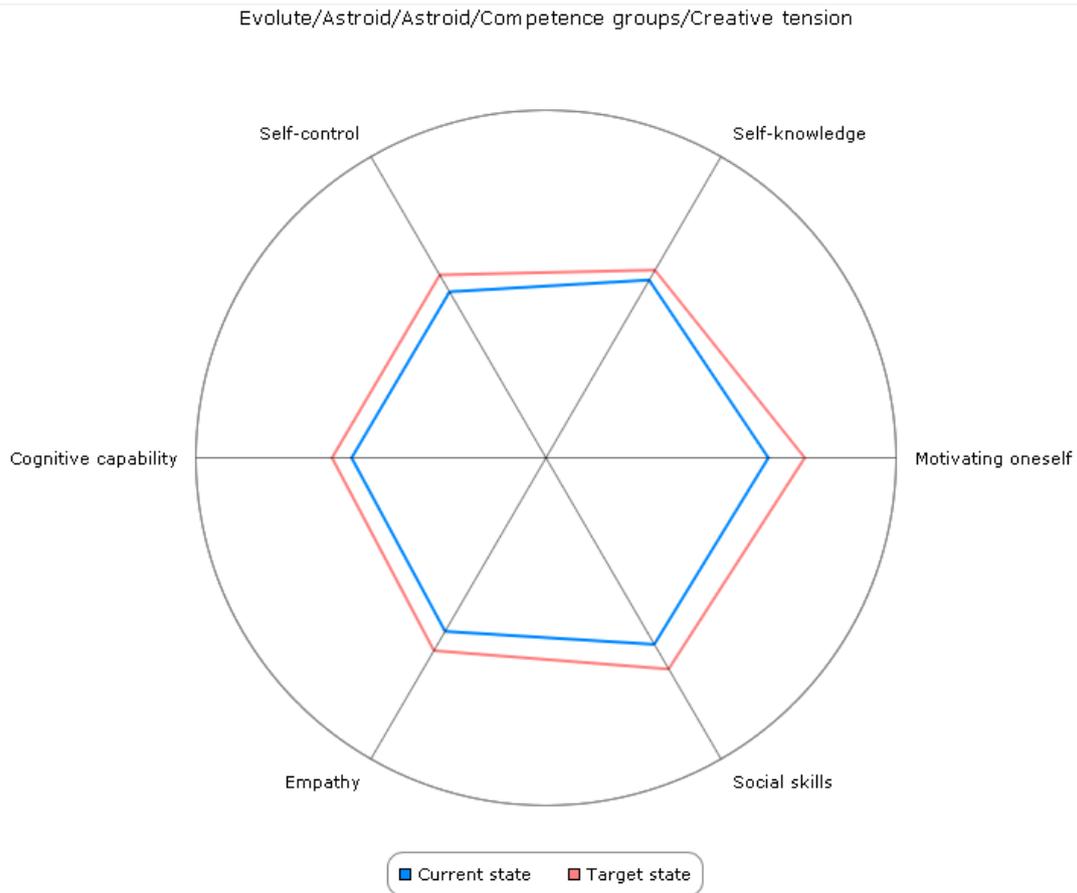


Figure 8. Web: Competence groups.

Figure 8 is web based representation of current state vs target state.

4.1.3. Competence Main Groups

Competence main groups of Astroid 1.0 consists of personal competencies and social competencies.

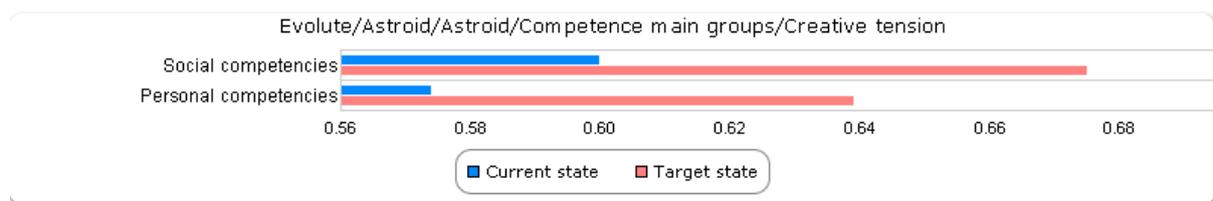


Figure 9. Histogram: Competence main groups.

Figure 9 describes the current state and target state for competence main group. The results shows that social competencies of sample group is around 0.6 out of 1 while their target is to achieve 0.68 while personal competencies level is lower as 0.567 and there target is to achieve 0.64 on the scale of 1.

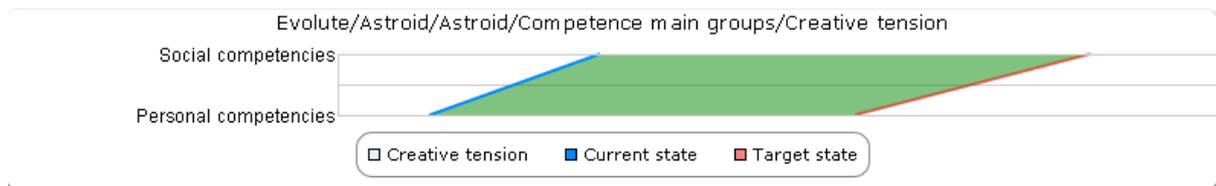


Figure 10. Line: Competence main groups.

Figure 10 is representing the creative tension area of both these competencies. Creative tension for both these competencies is same but the only difference is in the current and target levels.

4.2. Rankings of Sample Group Competencies

Table 2. Rankings

Class_name	Ranking_sum(Current)	Ranking_sum(Target)	Ranking_sum(Target-Current)	Ranking_sum(Target/Current)
Emotional awareness	355	324	283	268
Self-confidence	225	208	233	235
Self-discipline	138	162	319	343
Trustworthiness	382	350	244	241
Maintaining order	236	189	285	284
Flexibility	202	196	276	281
Innovativeness	193	166	231	267
Responsibility	224	239	278	292
Seeking information	360	378	319	320
Analytical thinking	174	161	309	313
Conceptual thinking	367	286	206	218
Language proficiency	181	202	311	339
Professional and technical knowledge	312	349	322	332
Achievement orientation	476	463	351	327
Commitment to the organization	299	286	317	322
Initiative	439	490	406	341
Optimism	397	420	339	342
Understanding others	210	173	282	298
Cultural understanding	190	178	289	307
Organizational understanding	384	414	358	357
Developing others	404	438	396	383
Service orientation	310	285	265	287
Influence	331	387	364	353
Communication	153	150	274	279
Conflict management	382	402	358	338
Management	374	376	341	342
Leadership	358	378	363	364
Relationship building	359	372	322	319
Collaboration	344	350	283	283
Teamwork and cooperation	541	528	376	325

Table 2 represents the table of ranking for each competency evaluated in the group. Rankings are based on the priority given by the group members to each competency. Lowest numbers represent the lowest prioritized competency (Highlighted with red boxes) by the study group and high numbers are representing the highest rated competency (Highlighted by green boxes) in the banking sector. If we look at the lowest ranking competencies, study group do not give much importance to self-discipline, innovativeness, analytical thinking, cultural understanding and communication skills. If we look at the numbers more closely, there is no creative tension in competencies like innovativeness, analytical thinking, cultural understanding and communication. Which shows that the current level of those competencies are good enough to cope with daily challenges in banking environment. But creative tension can be seen in self-discipline which requires attention to improve it.

Coming towards other way around, study group have given high rankings to the competencies like teamwork and cooperation, achievement orientation, initiative and developing others. If we have closer look at the numbers here, we can explore that study group is satisfied with their current level in high ranked competencies like teamwork and corporation and achievement orientation which is very positive aspect. While high creative tension can be seen in initiative and developing other competencies.

4.3. Individual Level Results

In this section discussion will focus on individual's results. Low scoring or very high scoring individuals in certain competences will be categorized into sub groups for special training programs. Figure 11 given below shows the detailed results of every participant against each competency. Green tabs are showing good competency level of individuals, pink tabs are showing bad level of competencies and white tabs are representing average level score of individuals for each competency.

After analysing the output data of Astroid, 7 participants were found with outstanding figures. They have high scores in more than 18 competencies areas with no bad scores at all in any other competency. On the other hand, there are only two participants with very low scores in 17 competencies with 0 and 2 good score in any other competency. While rest of 11 participants have mixed results consists of average score in more than 18 competencies. On the basis of these statistics, 3 groups can be found for different training programs. Group 1 will consists of outstanding participants, group 2 will consists of Low scoring participants while group 3 will contain average scoring participants. Table 3 presents the overview of group's formation. It shows the number of participants allocated for each group based on their self-evaluation results.

Table 3. Group Classification

	Group 1	Group 2	Group 3
High Scores	5, 6, 8, 11, 12, 13, 14		
Low Scores		7, 10	
Average Scores			1, 2, 3, 4, 9, 15, 16, 17, 18, 19, 20

Table 4 presents the individual data of each participant extracted from Astroid. Score of each competency for each participant is presented in this table. C is current competency score, T is target score and D is absolute difference between target and current score. Green highlighted score are high scores, Red are low and white are average scores.

Table 4. Individual Outputs, Creative Tension and Absolute Difference.

Project ID: 231		EA			SC			SD			TRW			MO			FLX		
Application: Astrid		Emotional Awareness			Self-Confidence			Self-Discipline			Trustworthiness			Maintaining Order			Flexibility		
Person_ID	1_C	1_T	D_1	2_C	2_T	D_2	3_C	3_T	D_3	4_C	4_T	D_4	5_C	5_T	D_5	6_C	6_T	D_6	
2773 (1)	0.68	0.73	0.05	0.72	0.73	0.01	0.45	0.5	0.05	0.71	0.73	0.02	0.46	0.5	0.04	0.52	0.5	-0.02	
2774 (2)	0.55	0.57	0.02	0.34	0.27	-0.07	0.54	0.6	0.06	0.56	0.59	0.03	0.59	0.5	-0.09	0.45	0.5	0.05	
2775 (3)	0.41	0.5	0.09	0.48	1	0.52	0.33	0.5	0.17	0.73	0.73	0	0.48	0.5	0.02	0.47	0.73	0.26	
2776 (4)	0.73	0.73	0	0.51	0.5	-0.01	0.61	0.5	-0.11	0.79	0.73	-0.06	0.39	0.5	0.11	0.5	0.52	0.02	
2777 (5)	0.66	0.68	0.02	0.65	0.66	0.01	0.52	0.57	0.05	0.73	0.73	0	0.73	0.73	0	0.55	0.55	0	
2778 (6)	0.77	1	0.23	0.56	0.5	-0.06	0.48	0.69	0.21	0.73	0.65	-0.08	0.83	0.9	0.07	0.76	0.79	0.03	
2779 (7)	0.69	0.58	-0.11	0.27	0.5	0.23	0.27	0.32	0.05	0.5	0.5	0	0.5	0.7	0.2	0.27	0.27	0	
2780 (8)	0.73	0.73	0	0.72	0.73	0.01	0.55	0.64	0.09	0.73	0.73	0	0.65	0.65	0	0.71	0.73	0.02	
2781 (9)	0.71	0.5	-0.21	0.59	0.5	-0.09	0.5	0.51	0.01	0.69	0.66	-0.03	0.69	0.71	0.02	0.64	0.67	0.03	
2782 (10)	0.73	0.38	-0.35	0.46	0.5	0.04	0.27	0.42	0.15	0.48	0.45	-0.03	0.03	0.27	0.24	0.27	0.7	0.43	
2783 (11)	0.7	0.73	0.03	0.73	0.73	0	0.73	0.73	0	0.75	0.73	-0.02	0.73	0.57	-0.16	0.73	0.6	-0.13	
2784 (12)	0.73	0.82	0.09	0.7	0.74	0.04	0.69	0.73	0.04	0.77	0.83	0.06	0.54	0.7	0.16	0.7	0.62	-0.08	
2785 (13)	0.73	0.73	0	0.64	0.63	-0.01	0.66	0.68	0.02	0.73	0.73	0	0.61	0.68	0.07	0.64	0.68	0.04	
2786 (14)	0.73	0.73	0	0.5	0.5	0	0.5	0.5	0	0.73	0.73	0	0.5	0.5	0	0.46	0.5	0.04	
2787 (15)	0.54	0.54	0	0.51	0.5	-0.01	0.27	0.34	0.07	0.5	0.5	0	0.35	0.41	0.06	0.5	0.5	0	
2788 (16)	0.61	0.78	0.17	0.46	0.56	0.1	0.34	0.45	0.11	0.71	1	0.29	0.43	0.5	0.07	0.5	0.55	0.05	
2789 (17)	0.4	0.6	0.2	0.52	0.47	-0.05	0.37	0.45	0.08	0.48	0.65	0.17	0.5	0.5	0	0.47	0.5	0.03	
2790 (18)	0.59	0.73	0.14	0.55	0.73	0.18	0.47	0.5	0.03	0.88	1	0.12	0.52	0.73	0.21	0.45	0.5	0.05	
2791 (19)	0.58	0.6	0.02	0.46	0.34	-0.12	0.46	0.5	0.04	0.5	0.69	0.19	0.43	0.35	-0.08	0.5	0.5	0	
2792 (20)	0.5	0.73	0.23	0.36	0.58	0.22	0.32	0.5	0.18	0.3	0.73	0.43	0.52	0.5	-0.02	0.5	0.5	0	
High	9			4			2				12		4			4			
Low	2			3			7				3		3			2			
Average	9			13			11				5		13			14			
Project ID: 231		INO			RSP			SI			AT			CT			LP		
Application: Astrid		Innovativeness			Responsibility			Seeking Information			Analytical Thinking			Conceptual Thinking			Language Prof.		
Person_ID	7_C	7_T	D_7	8_C	8_T	D_8	9_C	9_T	D_9	10_C	10_T	D_10	11_C	11_T	D_11	12_C	12_T	D_12	
2773 (1)	0.5	0.5	0	0.5	0.69	0.19	0.36	0.73	0.37	0.37	0.5	0.13	0.73	0.73	0	0.44	0.5	0.06	
2774 (2)	0.34	0.58	0.24	0.44	0.56	0.12	0.56	0.73	0.17	0.43	0.73	0.3	0.55	0.57	0.02	0.27	0.27	0	
2775 (3)	0.51	0.73	0.22	0.3	0.32	0.02	0.59	0.73	0.14	0.46	0.73	0.27	0.73	0.73	0	0.56	0.5	-0.06	
2776 (4)	0.38	0.5	0.12	0.51	0.5	-0.01	0.67	0.73	0.06	0.5	0.47	-0.03	0.66	0.66	0	0.52	0.67	0.15	
2777 (5)	0.65	0.63	-0.02	0.7	0.69	-0.01	0.73	0.73	0	0.62	0.64	0.02	0.73	0.73	0	0.68	0.73	0.05	
2778 (6)	0.7	0.68	-0.02	0.73	1	0.27	0.72	0.87	0.15	0.72	0.73	0.01	0.73	0.76	0.03	0.53	0.73	0.2	
2779 (7)	0.23	0.27	0.04	0.27	0.44	0.17	0.17	0.42	0.25	0.28	0.41	0.13	0.57	0.5	-0.07	0.5	0.27	-0.23	
2780 (8)	0.73	0.64	-0.09	0.73	0.73	0	0.73	0.73	0	0.5	0.5	0	0.73	0.73	0	0.71	0.73	0.02	
2781 (9)	0.61	0.63	0.02	0.43	0.41	-0.02	0.66	0.73	0.07	0.61	0.54	-0.07	0.71	0.62	-0.09	0.59	0.69	0.1	
2782 (10)	0.53	0.36	-0.17	0.73	0.27	-0.46	0.53	0.5	-0.03	0.31	0.4	0.09	0.27	0.42	0.15	0.47	0.5	0.03	
2783 (11)	0.73	0.73	0	0.72	0.78	0.06	0.81	0.76	-0.05	0.73	0.7	-0.03	0.69	0.73	0.04	0.6	0.73	0.13	
2784 (12)	0.55	0.5	-0.05	0.78	0.8	0.02	0.89	0.96	0.07	0.66	0.73	0.07	0.73	0.73	0	0.73	0.79	0.06	
2785 (13)	0.73	0.79	0.06	0.73	0.78	0.05	0.73	0.89	0.16	0.6	0.7	0.1	0.73	0.73	0	0.57	0.58	0.01	
2786 (14)	0.5	0.5	0	0.5	0.48	-0.02	0.73	0.73	0	0.5	0.5	0	0.73	0.73	0	0.5	0.5	0	
2787 (15)	0.5	0.5	0	0.5	0.5	0	0.54	0.41	-0.13	0.4	0.29	-0.11	0.52	0.5	-0.02	0.02	0.04	0.02	
2788 (16)	0.45	0.5	0.05	0.37	0.54	0.17	0.5	0.58	0.08	0.55	0.73	0.18	0.37	0.54	0.17	0.43	0.66	0.23	
2789 (17)	0.48	0.64	0.16	0.29	0.61	0.32	0.52	0.68	0.16	0.46	0.44	-0.02	0.5	0.62	0.12	0.41	0.54	0.13	
2790 (18)	0.37	0.5	0.13	0.5	0.5	0	0.63	0.73	0.1	0.55	0.73	0.18	0.57	0.73	0.16	0.48	0.5	0.02	
2791 (19)	0.45	0.5	0.05	0.54	0.46	-0.08	0.63	0.78	0.15	0.39	0.5	0.11	0.55	0.58	0.03	0.35	0.31	-0.04	
2792 (20)	0.52	0.5	-0.02	0.51	0.8	0.29	0.54	0.73	0.19	0.5	0.5	0	0.69	0.73	0.04	0.52	0.5	-0.02	
High	4			7			7				2		9			2			
Low	4			3			2				5		2			4			
Average	12			10			11				13		9			16			
Project ID: 231		PK			AO			OC			INI			OPT			UO		
Application: Astrid		Professional Know.			Achievement orin.			Org. Commitment			Initiative			Optimism			Understanding others		
Person_ID	13_C	13_T	D_13	14_C	14_T	D_14	15_C	15_T	D_15	16_C	16_T	D_16	17_C	17_T	D_17	18_C	18_T	D_18	
2773 (1)	0.61	0.73	0.12	0.79	1	0.21	0.67	0.67	0	0.73	1	0.27	0.65	0.73	0.08	0.54	0.5	-0.04	
2774 (2)	0.33	0.61	0.28	0.65	1	0.35	0.56	0.73	0.17	0.66	0.83	0.17	0.55	0.78	0.23	0.45	0.34	-0.11	
2775 (3)	0.66	0.5	-0.16	0.76	1	0.24	0.53	0.47	-0.06	0.7	1	0.3	0.69	0.73	0.04	0.5	0.79	0.29	
2776 (4)	0.42	0.59	0.17	0.5	0.9	0.4	0.5	0.5	0	0.79	0.98	0.19	0.6	0.73	0.13	0.42	0.5	0.08	
2777 (5)	0.73	0.73	0	0.73	0.73	0	0.73	0.73	0	0.73	0.73	0	0.73	0.73	0	0.66	0.68	0.02	
2778 (6)	0.73	1	0.27	0.73	0.73	0	0.73	0.76	0.03	0.78	1	0.22	0.73	0.73	0	0.73	0.73	0	
2779 (7)	0.17	0.5	0.33	0.48	0.54	0.06	0.05	0.27	0.22	0	0.51	0.51	0.39	0.71	0.32	0.69	0.45	-0.24	
2780 (8)	0.73	0.73	0	0.73	0.73	0	0.66	0.73	0.07	0.73	0.73	0	0.73	0.73	0	0.5	0.67	0.17	
2781 (9)	0.54	0.61	0.07	0.73	0.73	0	0.68	0.62	-0.06	0.71	0.76	0.05	0.63	0.63	0	0.54	0.55	0.01	
2782 (10)	0.5	0.44	-0.06	0.58	0.45	-0.13	0.28	0.29	0.01	0.6	0.44	-0.16	0.53	0.5	-0.03	0.27	0.5	0.23	
2783 (11)	0.85	0.8	-0.05	0.73	0.73	0	0.73	0.73	0	0.77	0.77	0	0.65	0.73	0.08	0.5	0.55	0.05	
2784 (12)	0.73	0.82	0.09	0.75	0.89	0.14	0.65	0.73	0.08	0.61	0.74	0.13	0.77	0.73	-0.04	0.65	0.73	0.08	
2785 (13)	0.73	0.73	0	0.73	0.73	0	0.63	0.68	0.05	0.73	0.92	0.19	0.75	0.79	0.04	0.54	0.53	-0.01	
2786 (14)	0.73	0.73	0	0.73	0.73	0	0.5	0.5	0	0.73	0.73	0	0.73	0.73	0	0.5	0.5	0	
2787 (15)	0.68	0.73	0.05	0.63	0.62	-0.01	0.63	0.66	0.03	0.73	0.73	0	0.73	0.73	0	0.54	0.73	0.19	
2788 (16)	0.42	0.56	0.14	0.66	1	0.34	0.44	0.77	0.33	0.45	0.6	0.15	0.35	0.67	0.32	0.36	0.54	0.18	
2789 (17)	0.37	0.59	0.22	0.66	1	0.34	0.47	0.65	0.18	0.62	1	0.38	0.29	0.5	0.21	0.57	0.5	-0.07	
2790 (18)	0.53	0.73	0.2	0.68	1	0.32	0.59	0.73	0.14	0.78	1	0.22	0.62	0.73	0.11	0.4	0.37	-0.03	
2791 (19)	0.68	0.58	-0.1	0.76	1	0.24	0.65	0.73	0.08	0.75	0.81	0.06	0.76	0.8	0.04	0.66	0.5	-0.16	
2792 (20)	0.59	0.73	0.14	0.57	0.73	0.16	0.7	0.59	-0.11	0.51	0.73	0.22	0.71	0.73	0.02	0.55	0.5	-0.05	
High	6			11			3				14		9			1			
Low	3			1			2				1		3			3			
Average	11			8			15				5		8</						

Project ID: 231		CU			OU			DO			SO			INF			COM		
Application: Astriod		Cultural understand.			Org. Understanding			Developing others			Service Orientation			Influence			Communication		
Person_ID	19_C	19_T	D_19	20_C	20_T	D_20	21_C	21_T	D_21	22_C	22_T	D_22	23_C	23_T	D_23	24_C	24_T		
2773 (1)	0.5	0.5	0	0.65	0.73	0.08	0.67	0.76	0.09	0.45	0.5	0.05	0.65	0.73	0.08	0.25	0.34		
2774 (2)	0.34	0.47	0.13	0.66	0.7	0.34	0.61	0.84	0.23	0.47	0.5	0.03	0.33	0.46	0.13	0.4	0.5		
2775 (3)	0.71	0.62	-0.09	0.7	0.5	-0.2	0.73	0.79	0.06	0.5	0.54	0.04	0.64	0.94	0.3	0.63	0.5		
2776 (4)	0.6	0.6	0	0.59	0.73	0.14	0.55	0.73	0.18	0.52	0.73	0.21	0.75	0.85	0.1	0.35	0.46		
2777 (5)	0.69	0.68	-0.01	0.73	0.73	0	0.73	0.73	0	0.73	0.73	0	0.73	0.73	0	0.5	0.5		
2778 (6)	0.73	0.73	0	0.7	0.66	-0.04	0.73	0.73	0	0.73	0.64	-0.09	0.54	0.73	0.19	0.72	0.71		
2779 (7)	0.73	0.42	-0.31	0.32	0.5	0.18	0.52	0.3	-0.22	0.28	0.42	0.14	0.27	0.73	0.46	0.26	0.27		
2780 (8)	0.67	0.7	0.03	0.73	0.73	0	0.68	0.73	0.05	0.89	0.88	-0.01	0.73	0.73	0	0.5	0.5		
2781 (9)	0.47	0.48	0.01	0.65	0.69	0.04	0.57	0.86	0.29	0.64	0.64	0	0.72	0.85	0.13	0.64	0.7		
2782 (10)	0.27	0.73	0.46	0.06	0.57	0.51	0.36	0.28	-0.08	0.04	0.28	0.24	0.42	0.51	0.09	0	0.6		
2783 (11)	0.58	0.67	0.09	0.73	0.73	0	0.71	0.73	0.02	0.73	0.66	-0.07	0.71	0.78	0.07	0.73	0.73		
2784 (12)	0.59	0.73	0.14	0.81	0.83	0.02	1	0.78	-0.22	0.73	0.81	0.08	0.73	0.73	0	0.73	0.73		
2785 (13)	0.67	0.68	0.01	0.73	0.73	0	0.73	0.73	0	0.73	0.73	0	0.73	0.73	0	0.68	0.66		
2786 (14)	0.5	0.5	0	0.73	0.73	0	0.73	0.73	0	0.73	0.73	0	0.73	0.73	0	0.5	0.5		
2787 (15)	0.53	0.52	-0.01	0.73	0.66	-0.07	0.72	0.86	0.14	0.73	0.73	0	0.73	0.73	0	0.37	0.5		
2788 (16)	0.33	0.55	0.22	0.53	0.73	0.2	0.46	0.78	0.32	0.36	0.5	0.14	0.5	0.5	0	0.16	0.23		
2789 (17)	0.48	0.43	-0.05	0.57	0.8	0.23	0.5	0.68	0.18	0.38	0.49	0.11	0.36	0.46	0.1	0.5	0.46		
2790 (18)	0.35	0.5	0.15	0.5	0.73	0.23	0.67	1	0.33	0.6	0.73	0.13	0.67	1	0.33	0.44	0.5		
2791 (19)	0.45	0.45	0	0.62	0.73	0.11	0.7	0.93	0.23	0.52	0.5	-0.02	0.3	0.27	-0.03	0.3	0.4		
2792 (20)	0.29	0.37	0.08	0.44	0.73	0.29	0.55	0.85	0.3	0.5	0.5	0	0.53	0.73	0.18	0.45	0.35		
High	3			9			7			8			9			3			
Low	5			2			1			4			4			7			
Average	12			9			12			8			7			10			

Project ID: 231		CM			MGT			LDR			RB			COL			TAC		
Application: Astriod		Conflict Mgt.			Management			Leadership			Relationship Building			Collaboration			Teamwork & Corp.		
Person_ID	25_C	25_T	D_25	26_C	26_T	D_26	27_C	27_T	D_27	28_C	28_T	D_28	29_C	29_T	D_29	30_C	30_T	D_30	
2773 (1)	0.68	0.73	0.05	0.65	0.73	0.08	0.64	0.73	0.09	0.57	0.5	-0.07	0.57	0.73	0.16	0.77	1	0.23	
2774 (2)	0.61	0.84	0.23	0.56	0.73	0.17	0.68	1	0.32	0.55	0.58	0.03	0.54	0.57	0.03	0.7	1	0.3	
2775 (3)	0.72	0.73	0.01	0.66	0.73	0.07	0.53	0.97	0.44	0.58	0.58	0	0.67	0.73	0.06	0.73	0.88	0.15	
2776 (4)	0.52	0.5	-0.02	0.66	0.69	0.03	0.61	0.66	0.05	0.66	0.7	0.04	0.48	0.5	0.02	0.85	1	0.15	
2777 (5)	0.73	0.73	0	0.73	0.73	0	0.71	0.71	0	0.73	0.73	0	0.73	0.73	0	1	1	0	
2778 (6)	0.69	1	0.31	0.52	0.73	0.21	0.5	0.59	0.09	0.73	0.82	0.09	0.68	0.73	0.05	0.95	0.73	-0.22	
2779 (7)	0.5	0.59	0.09	0.34	0.46	0.12	0.51	0.49	-0.02	0.31	0.42	0.11	0.22	0.27	0.05	0.5	0.26	-0.24	
2780 (8)	0.72	0.73	0.01	0.73	0.73	0	0.57	0.7	0.13	0.73	0.73	0	0.73	0.78	0.05	0.81	0.86	0.05	
2781 (9)	0.69	0.6	-0.09	0.62	0.78	0.16	0.66	0.56	-0.1	0.65	0.7	0.05	0.73	0.69	-0.04	0.89	0.84	-0.05	
2782 (10)	0.41	0.39	-0.02	0.48	0.38	-0.1	0.69	0.41	-0.28	0.33	0.73	0.4	0.37	0.41	0.04	0.27	1	0.73	
2783 (11)	0.71	0.73	0.02	0.76	0.76	0	0.79	0.76	-0.03	0.73	0.73	0	0.85	0.82	-0.03	0.73	1	0.27	
2784 (12)	0.7	0.78	0.08	0.72	0.79	0.07	0.73	0.94	0.21	0.78	0.83	0.05	0.93	0.83	-0.1	1	1	0	
2785 (13)	0.73	0.73	0	0.73	0.73	0	0.78	0.78	0	0.76	0.77	0.01	0.73	0.73	0	1	1	0	
2786 (14)	0.73	0.73	0	0.72	0.73	0.01	0.73	0.7	-0.03	0.73	0.73	0	0.71	0.73	0.02	1	1	0	
2787 (15)	0.84	1	0.16	0.55	0.73	0.18	0.73	0.76	0.03	0.73	0.75	0.02	0.73	0.73	0	1	1	0	
2788 (16)	0.55	0.82	0.27	0.54	0.67	0.13	0.47	0.68	0.21	0.55	0.73	0.18	0.52	0.57	0.05	0.57	0.79	0.22	
2789 (17)	0.55	0.58	0.03	0.5	0.55	0.05	0.48	0.71	0.23	0.37	0.54	0.17	0.49	0.63	0.14	0.71	0.85	0.14	
2790 (18)	0.6	1	0.4	0.58	0.73	0.15	0.46	0.73	0.27	0.63	0.73	0.1	0.54	0.73	0.19	0.75	1	0.25	
2791 (19)	0.65	0.73	0.08	0.73	0.73	0	0.78	0.73	-0.05	0.61	0.5	-0.11	0.69	0.58	-0.11	1	1	0	
2792 (20)	0.51	0.73	0.22	0.52	0.73	0.21	0.36	0.73	0.37	0.31	0.73	0.42	0.51	0.73	0.22	0.55	1	0.45	
High	8			7			7			8			8			16			
Low	0			1			0			4			2			1			
Average	12			12			13			8			10			3			

Project ID: 231		Application: Astriod			
Person_ID	High	Low	Average	D	
2773 (1)	6	3	21	7	
2774 (2)	1	6	23	17	
2775 (3)	9	3	18	11	
2776 (4)	5	3	22	11	
2777 (5)	20	0	10	0	
2778 (6)	22	0	8	9	
2779 (7)	0	17	13	13	
2780 (8)	21	0	9	1	
2781 (9)	8	0	22	2	
2782 (10)	2	17	11	10	
2783 (11)	24	0	6	2	
2784 (12)	23	0	8	4	
2785 (13)	20	0	10	2	
2786 (14)	18	0	12	0	
2787 (15)	11	5	14	4	
2788 (16)	1	9	20	17	
2789 (17)	1	9	20	18	
2790 (18)	3	3	24	18	
2791 (19)	6	4	20	6	
2792 (20)	1	5	24	18	

C	Current Score
T	Target Score
D	Absolute Difference b/t T & C
Red Box	Low Scores
Green Box	High Scores
White Box	Average Scores

5. FRAMEWORK FOR IMPROVEMENTS

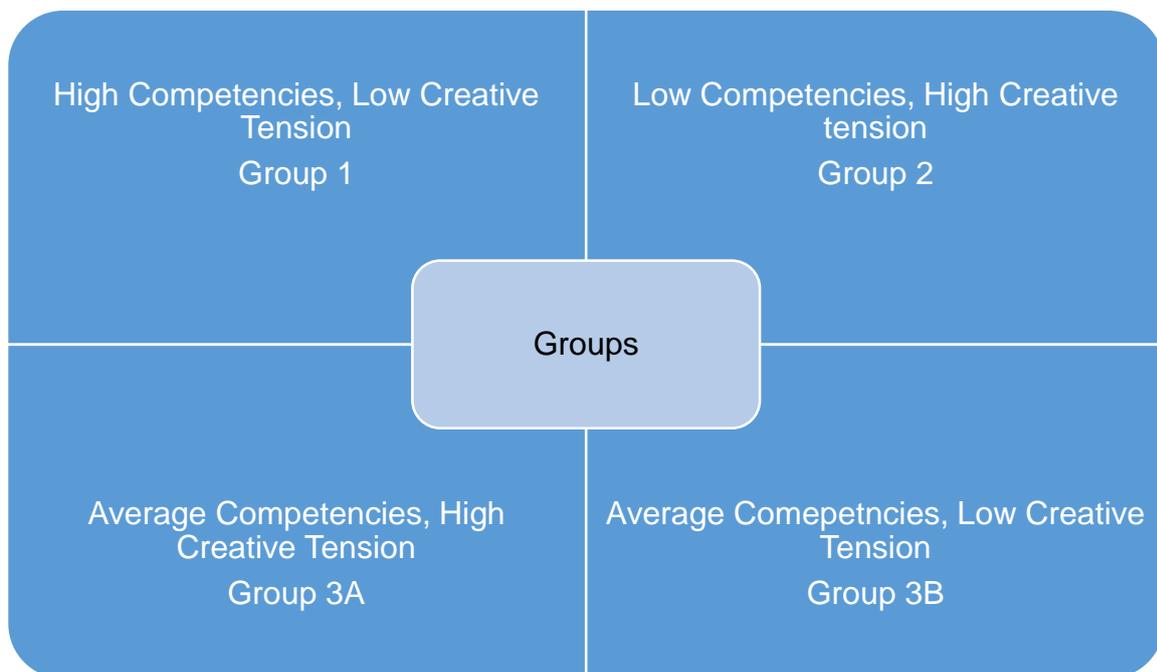
This research work will propose training programs by formulation of groups based on participant's competencies level and general guidelines to enhance the sales personnel competencies in banking sector of Pakistan.

- Training programs based on formulated groups
- Development of sales personnel competencies

5.1. Training Programs Based on Formulated Groups.

As discussed in results section, 3 groups can be found based on their evaluation. Group 1 will consists of outstanding participants, group 2 will consists of Low scoring participants while group 3 will contain average scoring participants. In following detailed programs are discussed to achieve the best competency level for the sales personnel of banking sector. Table 5 represents overall view of formulated groups based on competencies and creative tension.

Table 5. Competencies Based Groups.



5.1.1. Group 1 (High Competencies: Low Creative Tension)

As per individual results, there are 7 participants i.e. participant number 5, 6, 8,11,12,13 and 14, who are best in more than 18 competencies and have no bad scores at all in any other competency. So a group can be found for the advanced level training and development in sales competencies for these participants.

Moving towards detailed results of these outstanding participants, these all participants have 7 common high scoring competencies which are trustworthiness, seeking information, achievement orientation, organisational understanding, service orientation, relationship building, and teamwork & corporation. Furthermore there are 11 competencies where only one participant has average score while all others have above than average score. These competencies are emotional awareness, responsibility, conceptual thinking, professional knowledge, initiative, optimism, developing others, influence, conflict management, management and collaboration. So based on these facts discussed above, the training and development of this group should focus on self-confidence, self-discipline, maintaining orders, flexibility, innovativeness, analytical thinking, language proficiency, organisational commitment, understanding others, cultural understanding, communication and leadership competencies.

On the other hand if we analyse the creative tension of this group at individual level, apparently they have low creative tension which shows that they are satisfied with their current level of competencies and skills. It can be further analysed in two ways: 1st they are very confident and satisfied with their current role and performance at work, due to which their creative tension is very low. 2nd they are not planning for their future roles for any higher position in the organisation which can be more challenging than their current roles.

On the bases of these results, it can be conclude that these employees are good at what they are doing already and contains those key competencies to perform their job. So it is recommended that organisation should organise a detailed performance management program for this group to groom their competencies. "Performance management is the continuous process of identifying, measuring and developing the performance of individuals and teams and aligning their performance with the organizational goals" (Aguinis, 2007). By implementing the concept of performance management for this group, will not only develop and groom their competencies but also it will put their efforts in the right direction according

to the overall organizational goals. This program will include following steps: (Dessler 2011: 358)

- a) **Direction Sharing:** In the start, a workshop will be organized to better introduce the organizational higher level goals which will be translated into small department or team level goals. This will help employees in better understanding that, what organization expects from them. In the banking sector of Pakistan, if we take example of sample groups organisation's (UBL) vision statement i.e. "To be a world class bank dedicated to excellence, and to surpass the highest expectations of our customers and all other stakeholders". So this vision clearly shows how important are customers for this organisation and sales personnel are one who deals directly with them on daily bases. So customer satisfaction and growing number of customers can be translated as departmental or team goal for this group.
- b) **Goal alignment:** Manager or group in charge will make sure that employee's goals are meeting with the goals of its department and they are progressing in the right direction.
- c) **Ongoing performance monitoring:** Usually it is computer based systems that measures progress of employee and make reports regarding to it toward meeting his performance goals. These reports also can be made by the manager who is monitoring and mentoring these employees directly.
- d) **Ongoing feedback:** Manager or group in charge will analyse the performance of employees based on the performance reports and provide them with feedback to ensure that they keep working in the right direction.
- e) **Coaching:** Based on the feedbacks, proper coaching and training will be provided to the employees to develop their competencies in their weak areas.
- f) **Rewards and recognitions:** To keep the employees on the right track, rewards and recognitions programs can be introduced. This will keep them motivated in not only attaining their own goals but also organization goals.

5.1.2. Group 2 (Low Competencies: High Creative Tension)

In this study group there are two participants who have worse scores in 17 competencies i.e. participant number 7 and 10 while only participant number 10 has good score in two

competencies (emotional awareness and responsibility). Common low scoring competencies includes self-discipline, flexibility, analytical thinking, organisational commitment, organisational understanding, service orientation, communication, relationship building and collaboration. In all other competencies they have rated average their selves. Also if we analyse their creative tension scores, they possess good creative tension in 13 and 10 competencies respectively. Participant # 7 possess high creative tension for 11 competencies in which he scored low which shows his positive approach towards learning these competencies. Similarly participant # 10 have positive creative tension for 10 competencies in which he rated himself low. So these results shows that both of these participants are willing to learn to improve their competencies to perform well in their roles.

So 1st step for their competencies improvement program will be that, these employees will be asked to write daily diaries which will include their daily activities on the job (Dessler 2011: 298). Sales manager will be observing their behaviours towards different tasks like dealing with customers, maintaining existing customers, opening new accounts, their interaction with other colleagues, problem solving skills etc. This will help the managers to understand the reasons behind those weak competencies of these employees. On the bases of results from daily dairy and manager observations, a special basic training and development program of one month will be organised to train them. This program will include intensive lectures on how to attain these competencies following with real work scenarios (Dessler 2011: 302). For example, on day 1, intensive lectures will be given on relationship building following some real work tasks or scenarios to teach them how they can improve this skill on the job. In the last week of training program, examinations will be organized to assess their learning during the training program.

After the completion of training program, these participants will enter into 2nd stage of improvement program which is on the job training method (Dessler 2011: 299). In this step, these employees will be asked to apply their learning by actually doing it under the observation of senior sales personnel or managers. Job rotation method can also be used in this stage to learn different kind of competencies. Regularly feedback from the mentors can play important role in developing competencies at this stage. So by following this framework, employees with very low competency level can learn better and rapidly to be a successful sales personnel.

5.1.3. Group 3 (Average Competencies)

Group 3 is consists of average employees (participant # 1, 2, 3, 4, 9, 15, 16, 17, 18, 19 & 20) who have mixed scores. In some competencies they are good and in some they have low scores but mostly they rated their competencies as average. According to Spencer & Spencer (1993), average sales personnel lacks in achievement orientation more than they lack in influence competency. If we look at the individual results table, we can clearly identify that group 3 personnel have average scores in both of these competencies. So methodology for their improvement must key focus on these two competencies especially on the achievement orientation.

On the other hand, analysing the creative tension difference (Target - current), results can be drawn that some of these average employees have high creative tension and some have low. So based on creative tension results, this group can be sub divided into further two groups i.e. Group 3A and Group 3B.

5.1.3.1. Group 3A (Average Competencies: High Creative Tension)

This group is consists of participants who rated their competencies as average while they have high creative tension. It shows that these employees are willing to enhance their competencies for their better future in the organization. On the job training methods will best suit such employees to attain high level competencies (Dessler 2011: 299). These employees are willing to learn, so by providing on the job training by assigning mentors will be the best way to develop their competencies. During this process, they will not only observe and imitate their mentors in the real work environment but also they will be provided by regular feedback regarding their different approaches in different kind of situations.

Apart from on the job training, special weekly workshops can be organized in order to enhance their existing competencies. There is no need of organizing a special training and development program for this group as they are motivated and willing to enhance their competencies their selves. So weekly or monthly special workshop/Seminars can play an important role in building their desired competencies. (Dessler 2011: 313)

5.1.3.2. Group 3B (Average Competencies: Low Creative Tension)

This group consists of employees who have rated their competencies as average but have very low creative tension. It shows that they feel ok at their current positions and capable of doing their job right. But the problem is they have low or zero motivation to enhance their abilities for future roles. So in order to generate their interest and motivation in their current role, a special 2 weeks training and development program can be organized. This program will address on career development aspect to generate interest regarding their job and organization in these employees (Dessler 2011: 377). It will not only focus on how to enhance their average competencies but it will also realize these employees that what kind of opportunities are awaiting for them in the long run. Also it will not only motivate them to perform well in their current role but also generate a sense of achievement. After the successful completion of this program, these employees can also follow group 3A on the job training program.

5.2. Development of sales personal competencies

This section will explain the activities and methods which can improve different competencies of sales personal. It will specially focus on high creative tension competencies for the sales personnel of banking sector of Pakistan. This section will also try to explain such activities in which one can develop more than one competency at a time.

Now if we recall figure 3, Initiative competency is on the top of the creative tension list for this group. Initiative is interrelated with another competency i.e. self-confidence. Self-confidence is rated in last 5 low creative tension competencies. So to enhance initiate competency, we will 1st focus on how can these employees gain high self-confidence to take initiatives. To build self-confidence, one must have self-belief while doing any task. Knowing one's own strengths and weaknesses can help to build self-confidence. After self-analysis, focusing on the basics regarding current position can boost self-confidence. These basics can be learn during the initial training and development program organized by the organization. On the job, one should set small goals and achieving them effectively can further develop confidence in the individuals. Once a person have achieved enough self-confidence it will automatically develop initiative abilities in the personnel. Information

seeking competency also helps in improving initiative competency (It will be discussed later in this section). To further groom initiative abilities, organization should provide long term career plans to their employees. By analysing such plans employees will be self-motivated to perform their best to move quickly up on hierarchy and it will lead them towards self-initiative ability in employees. According to Spencer et al. (1993) initiative supports many other competencies like achievement orientation, influence, relationship building, technical expertise, developing others and leadership.

Achievement orientation is concern for working well or for competing against a standard of excellence (Spencer et. al. 1993). These standards can vary person to person according to his personal goals. It is one of the most important competency for sales personnel as it covers many other competencies under it. According to spencer et al. (1993) effective use of achievement orientation usually implies the related use of initiative, information seeking skills, analytical thinking, conceptual thinking, flexibility and innovation. So by just focusing on building achievement orientation competency in employees can improve above mentioned competencies automatically or vice versa.

Achievement orientation can be achieved by personal efforts. If we analyse sample group evaluation regarding it, results shows that there is high level of creative tension for this competency at group level. On the individual level Group 3 participants have high creative tension for this competency as compare to other groups. So in following it will be discussed that how can sales personnel develop achievement orientation by improving linked competencies.

- a) Initiative: Same as discussed in Initiative skills improvement method.
- b) Information seeking skills: This skill can be improved by asking questions directly to the concerned person or by using visible information. Personnel should investigate himself regarding to problem situations. Digs deeper by asking others view regarding to any problem situation. By approaching a problem systematically can help better in getting required information. According to Spencer et al. (1993) information seeking is prerequisite for other competencies like initiative, conceptual thinking, analytical thinking and technical expertise.
- c) Analytical Thinking: Its one's ability to breakdown a bigger problem into smaller sub problems, linking them to know cause and effect relationship among those sub problems and resolving it by resolving the basic causes behind it. Solving logic

puzzles or trying to play any music instrument which is unknown to player can help in building analytical thinking. Reading different books can also help in developing critical thinking. After reading a book, try to analyse the material or think possible ways that why this book was written in this way and what kind of different knowledge one can acquire from it.

- d) **Conceptual thinking:** It is one's ability to find connections or patterns between abstract ideas to imagine it as a whole picture. It can related to any problem at workplace or to implement any new ideas in the organization. It depends on person that from many different ways he analyses a situation to provide best solution or foresight regarding it. Innovation competency can also be assumed as linked with conceptual thinking as in innovation thinking, persons tries to provide new and unique ideas as solution to any given situation and in conceptual thinking he tries to analyses a situation in different and unique ways. To improve conceptual thinking, one must start thinking in the long run. Planning career and thinking how it can be improved, what kind of factors can effect it, how to tackle different problems during it, can improve one's conceptual thinking. Good educational background also effects this competency. So sending employees on different seminars and participating in educational workshop can also help in improving this competency. Interaction and talking to people, working in groups, and asking questions in different ways is another way to improve this competency.
- e) **Flexibility:** It is one's ability to adopt new situations and working effectively with new people and environment. To improve this ability, one must accept that every person have their own and unique opinions and one must acknowledge it. Helping colleagues and subordinates in different tasks and working with different teams across the organization helps to improve flexibility. Approaching same problem with different ways also helps to improve flexibility as one learns that how he can change his behaviour and approach according to the new or unique situation. Try to mix up with new group members by talking and try to understand norm and values of new environment/place will also help in being flexible according to the situation.
- f) **Innovativeness:** Innovativeness is ones approach that how differently and effectively he copes with a problem situation or to what extent he can proposes new ideas for better performance or development. Higher management can promote innovativeness in their employees by giving them freedom to work on their new ideas. It will not only give them more confident to improve and apply their ideas but also enhance their

innovativeness. To generate new ideas, fresh mind is key to it. So try to have balance in work and personal life, go for trips, it will refresh the mind and help in thinking different ways. Another effective way to improve innovativeness is to keep notes of your ideas. Try to write down new ideas, keep notes of it, think and analyse more about it before implementation.

So by improving above discussed competencies, helps in achievement orientation competency.

Influence is another high creative tension competency for this study group. According to Spencer et al. (1993), influence is an intension to persuade, convince, influence or impress others in order to get them to support ones agenda or desire to have a specific impact or effect on others. This competency is interlinked with relationship building also known as networking or customer relationship, which is another very important skill in the field of sales. Relationship building within is relatively easy as compare to outsiders like customers or other stakeholders, as one have daily interaction with each other on the workplace. So working in teams, helping colleagues or subordinates in difficult tasks, going on weekly or monthly dinner/clubbing with employees can be very helpful in relationship building at the workplace. It will ultimately enhance the influence skills of employees as it's easy to influence someone who is more close to you as compare to others. Implementation of customer relationship management systems can help a lot in networking with customers. Knowing ones liking disliking, wishing them birthday or wedding anniversary or presenting some gift on the behalf of organization brings customers more close to the organization. In banking sector it's very important to maintain close relationship with customers who have huge amounts in their accounts as they are key customers in this sector. Once you have close networking with such customers, you can easily influence them to maintain big amounts in bank. It will not only increase the worth of employee for the bank but also distinguish this branch from other branches.

Communication style and language proficiency plays a vital role in relationship building, teamwork and influence competencies. Selecting appropriate communication style according to the situation and according to person to person can help in networking as well as influencing others. As discussed in literature review, there are two main business languages in banking sector of Pakistan. 1st is mother/local language (Urdu) to communicate within organisation and with customers and other language is English which is used for

documentation and formal communication within the organization and other stakeholders. So sending employees on English language courses to improve their English skills is best way to improve their language proficiency thoroughly. On the other hand communication skills can be improved in different ways like by improving body language, playing name game, squire talks, etc. Organization should arrange such kind of programs for their sales personnel where they can participate in such activities, it will not only improve their communication, but also help them in relationship building, trustworthiness on each other and corporation within groups.

Leadership competence is also one of the most important competence for sales personnel. According to the results it is also one of the most creative tension possessing competency for this study group. Leadership is interrelated to team building and cooperation competency. Being a good leader, a person is able to understand his own and team member's strength and weaknesses, building consensus, knowing when to lead and appreciating group dynamics. There are many games which can help in building leadership skills. Some of them are described as follows:

Werewolf: It is negotiation based logic game where team discover the non-team members or werewolf with a series of discussion and negotiations.

Word Puzzles: In this game teams compete each other to be 1st by finishing a series of logical word puzzles.

Sales Race: In this game, teams are provided with a shopping list and allocated with limited money. Their task is to find the items on their list for which they have to travel to different places and bargaining to purchase maximum items. Teamwork and good negotiation skills will lead teams towards success.

Such kind of games and activities will not only help to attain leadership skills and also enhance negotiation, team building, cooperation within team, analytical and conceptual thinking, developing others and conflict management competencies.

5.3. Theoretical and Practical Implications

This study has numerous theoretical and practical implications. On the one hand, it enriches the academic research by filling the gap of lack of studies conducted in the field of competencies of sales personnel by using Evolute system. In banking sector of Pakistan, a considerable research has been done on development of financial products and improvements in banking processes, but a little research focused on the training and development of sales personnel who plays a vital role in the development and progress of banks. So this study has filled this gap by providing appropriate training and development methods to improve the competencies of sales personnel.

On the other hand, this research contributes in business world too, since it is based on a leading commercial bank of Pakistan i.e. UBL. Empirical findings of this study enable a better understanding of current and target competencies of sales personnel and provided with best suited training and development methods to improve their current level to their desired level. The practical implication of this study will contribute in improving the skills and competencies of sales personnel and enhancing the organizational performance as well.

5.4. Limitations of Study

This research thesis is describing the sales competencies of sales personnel of Pakistan's banking sector (Commercial Banks) by the self-evaluation methodology. Total 20 participants from sales area contributed in this research and all belonged to the leading commercial bank of Pakistan i.e. United Bank Limited. As it's the leading bank of Pakistan, so their hiring and training methods are up to the mark and this research will focus on the weakness areas of their sales personnel only. While there are many small and new banks who may or may not have benchmark level of training and development of their employees. So the results of this research work may not compliance with the other banks.

Another limitation of this study is that the results are based on self-evaluation by the selected group. So possibility of biased evaluation by the participants cannot be out of question. Although to lower down this shortcoming of evaluation tool, all the participants were ensured that their data will remain private and they are not required to include their names or any other personal data which can be used to identify them. But sill, possibility of non-true answers exists which can affect the results of this research work.

6. CONCLUSION

This study explores the competencies of sales personnel in banking sector of Pakistan. A group of 20 sales personnel were chosen as a sample group to assess their competencies and creative tension. A pre-formulated tool Astroid 1.0 was used for data collection which determines the creative tension of sales personnel based on their self-evaluation. After detailed analysis of results, a framework for improvements in weak and high creative tension competencies were proposed.

To address the 1st research question, data was analysed on group and individual level. Results from Astroid shows that at group level sales personnel have most of the creative tension in initiative, achievement orientation, teamwork, influence, organisational understanding, seeking information, leadership, developing others and conflict management. All of these competencies are key to become an effective sales personnel. Apart from creative tension, their individual results shows that most of them are relatively good in these competencies but there is room for improvement. High creative tension for these competencies shows that sales personnel of banking sector of Pakistan are aware about their shortcomings and very determined to improve their competencies.

The second research question was aimed to determine the appropriate training and development programs to improve the competencies of sales personnel. For this purpose, all participants were divided into 3 main groups according to their competencies and creative tension level. Group 1 is consisted of participants who have good competencies and they are well aware of their weak competencies. Performance management program is proposed to improve the competencies of these personnel. It consists of direction sharing, goal alignment, ongoing performance monitoring, ongoing feedback, coaching and reward & recognition. This program will not only help these employees to improve their competencies but also align their goals with the organization goals. It will not only result into individual performance improvement but also enhance the organizational performance. Group 2 is consists of most weak employees of sample group. They are weak in many competencies but positive aspect of these employees is that they have high creative tension for those low scoring

competencies. So program proposed for them is consists of 2 steps. 1st step is to organize one month training and development program which will consist of lectures and simulations. The purpose of this step is to provide these employees with in-depth knowledge about those competencies where they have rated their selves weak. 2nd step is on the job training in which they will apply their learning in the real work environment under the direct coaching of their mentors. The combination of both these methods will help them to improve their competences in short period and rapidly. Group 3 is consists of two more subgroups. Group 3A includes employees with average competencies but high creative tension. Weekly or monthly workshops are proposed for such employees along with on the job training methods i.e. mentors assignment/job rotations. On the other hand group 3B is consists of average employees with low creative tension. There is need to motivate these employees to lighten up their interest in their current role. So a training and development program of 2 weeks is proposed for this purpose which will consists of career planning and lectures on how to enhance their competencies followed by on the job training methods.

Third and last research question explains the activities which can help in building and enhancing the current competencies of these sales personnel. Almost all the competencies are interlinked with each other. Developing one competency automatically effects into development of other competency. For example this research has explained that to develop the competency of influence, self-confidence is key to it. Further influence is one of the key competency to develop the achievement orientation. To address this research question, different activities are proposed for the development of these interlinked competencies. Carrier planning programs by organization and SWOT analysis of one-self helps in attaining self-confidence which leads towards better initiative competency. Talking with others, questioning to person who are directly responsible for any situation not only helps in seeking information but also improves self-confidence and initiative ability. Similarly reading books and helping employees on the job helps in teamwork corporation and analytical thinking.

This research study gives insight for future analysis of sales personnel competencies in banking sector. Since the sample group for this study was chosen from a leading bank of Pakistan i.e. UBL due to the easy access to the employees of this bank, future

researches can be done by choosing and combining sample group from different other banks as well. It will not only increase the compliance of study in general for overall banking sector of Pakistan but also help to determine more appropriate HRD practices. Furthermore reliability of research methodology for this purpose can also be improved by combining the Astroid with individual interviews of participants. This will provide more concrete factors which are effecting the competencies of sales personnel and result into more reliable framework for improvements in weak competencies of sales personnel.

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APPENDICES

Appendix 1. Invitation Email

Dear Sir/ Madam,

I am a master degree student at University of Vaasa. Currently I am writing my master's thesis about “Analysis of Competencies of Sales Personnel of Banking Sector of Pakistan”. Due to easy access to sales personnel of UBL, I have chosen UBL members as a sample group to collect the empirical data. The purpose of my research is to explore the competency level of sales personnel in banking sector of Pakistan and how can we improve it. Therefore, I would kindly appreciate if you agree to take part in this research and answer an online questionnaire consists of 120 questions, where you will mark your current and target opinion against each statement. The user guide to use this online tool is attached with this email in the form of MS Power Point Presentation. This information will be highly valuable for the research and can be used for enhancing competencies of sales personnel of banking sector of Pakistan. Your identity will remain confidential during this study.

Kind regards,

Faisal Imran

Master's student of

University of Vaasa, Finland

Appendix 2. User Guide for Astroid 1.0





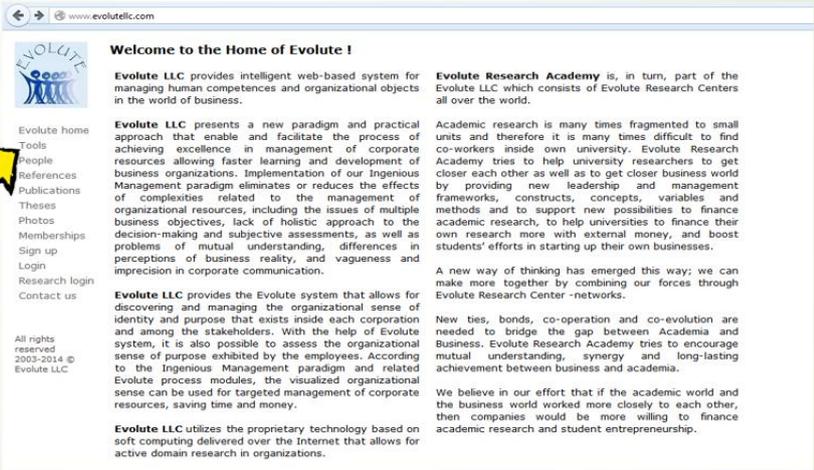
Astroid 1.0

User Guide



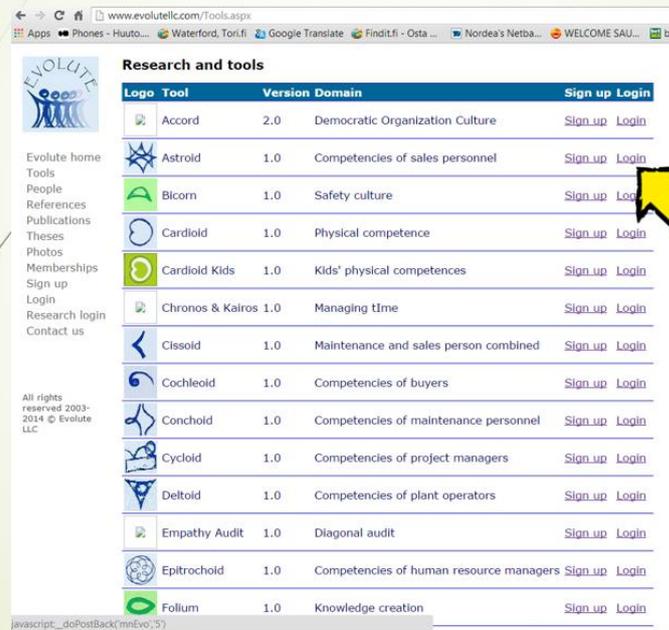
Homepage

- Go to www.evolutellc.com
- and choose **Tools**



The screenshot shows a web browser window with the URL www.evolutellc.com. The page title is "Welcome to the Home of Evolute!". The left navigation menu includes: Evolute home, **Tools**, People, References, Publications, Theses, Photos, Memberships, Sign up, Login, Research login, and Contact us. The main content area contains several paragraphs of text about Evolute LLC and the Evolute Research Academy.

Select Sign in on Astriod 1.0



Logo	Tool	Version	Domain	Sign up	Login
	Accord	2.0	Democratic Organization Culture	Sign up	Login
	Astriod	1.0	Competencies of sales personnel	Sign up	Login
	Bicorn	1.0	Safety culture	Sign up	Login
	Cardioid	1.0	Physical competence	Sign up	Login
	Cardioid Kids	1.0	Kids' physical competences	Sign up	Login
	Chronos & Kairos	1.0	Managing time	Sign up	Login
	Cissoid	1.0	Maintenance and sales person combined	Sign up	Login
	Cochleoid	1.0	Competencies of buyers	Sign up	Login
	Conchoid	1.0	Competencies of maintenance personnel	Sign up	Login
	Cycloid	1.0	Competencies of project managers	Sign up	Login
	Deltoid	1.0	Competencies of plant operators	Sign up	Login
	Empathy Audit	1.0	Diagonal audit	Sign up	Login
	Epitrochoid	1.0	Competencies of human resource managers	Sign up	Login
	Follum	1.0	Knowledge creation	Sign up	Login

Put your given username and password

Password will be provided in the form of UBL1, UBL2 etc..

Password is evolute

Leave Evocode field blank

After putting username and password, press double arrow sign button to proceed (highlighted by red arrow)



Evolute Login

Language: English

User id: UBL1

Password: *****

Evocode:

>>

[I forgot my password...](#)

[Register](#)

Disclaimer: You need at least DSL Internet connection. Javascript must be enabled. Evolute v 3.0.

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Enter your new password and proceed

Password
 Please change your password now:
 1) Type your new password identically in the two text fields below.
 2) Click "Save" button.
 3) Click ">>" button.

- Password must be 8-20 characters (letters and / or numbers) long.
- Password must contain lower case and UPPER case letters.
- Do not show or tell your password to anybody !

Type your new password Retype your new password

>>

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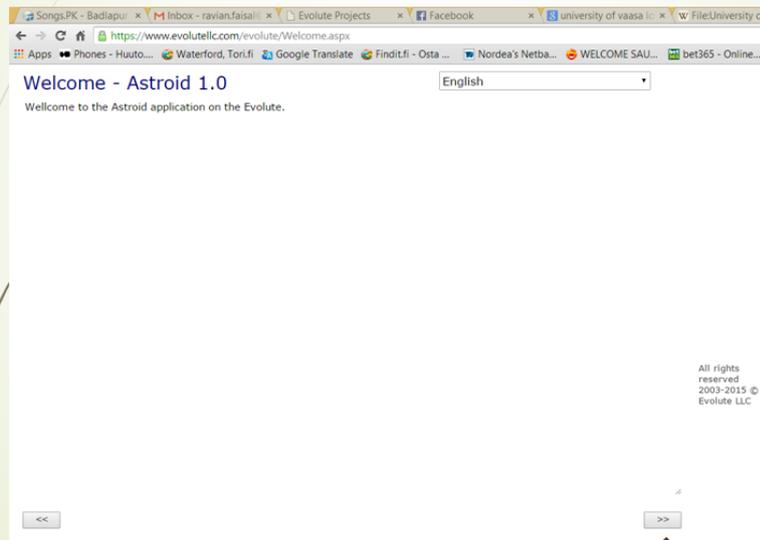
Fill in the data given on screen`s left side, select tool and proceed.

UBL1 (UBL1)
 Country:
 Organisation:
 Age: Gender:
 Highest education:
 Area of expertise:
 A. Working experience, all (years):
 B. In current organization:
 C. In similar tasks:
 D. In current task:
 Project management:
 Working history in current company (tasks and duration):

I would like to ...
 Continue my Astroid 1.0 (Astroid) evaluation saved on the 2/23/2015 9:55:01 AM (> 120)
 Make a new Accord 2.0
 Make a new Astroid 1.0
 Make a new Bicom 1.0
 Make a new Cardioid 1.0
 Make a new Cardioid Kids 1.0
 Make a new Chronos & Kairos 1.0
 Make a new Cissoid 1.0
 Make a new Cochleoid 1.0
 Make a new Conchoid 1.0
 Make a new Cycloid 1.0
 Make a new Deltoid 1.0
 Make a new Empathy Audit 1.0
 Make a new Epitrochoid 1.0
 Make a new Folium 1.0
 Make a new Helicoid 1.0
 Make a new Helix 3.0
 Make a new Helix 1.0
 Make a new Helix A 3.0
 Make a new Helix Academic 1.0
 Make a new Helix B 3.0
 Make a new Helix 2.0
 Make a new Kappa 1.0
 Make a new Linguoid 1.0
 Make a new Metastar 1.0
 Make a new Nephroid 1.0
 Make a new Pearl 1.0
 Make a new Pedal 1.1
 Make a new Pursoid 2.0
 Make a new Rose 1.0
 Make a new Serpentine 2.0
 Make a new Spirica 1.0

Logout
 Help
 Save
 >>
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Proceed further

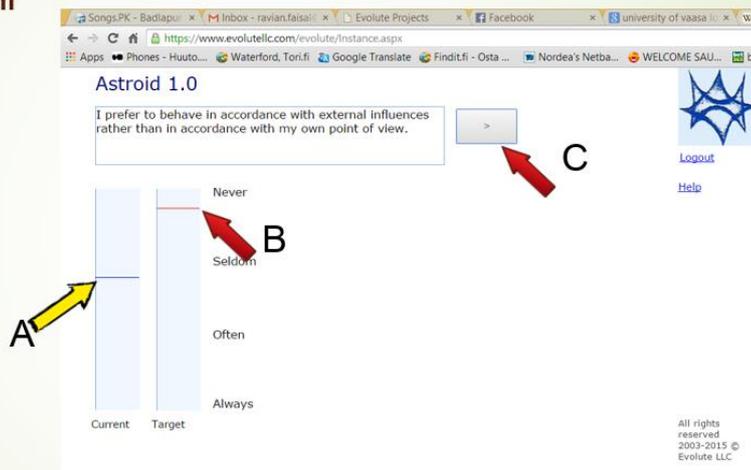


Follow the below described steps to fill up questionnaire:

A: Select your current state

B: Select your target state

C: Proceed to next question.





Further information

- Overall 120 statements
- Evaluation can be stopped and restarted later. If you take a long break, Evolute will automatically log you off. All answers are stored automatically and you can continue as mentioned in page 6
- After the last statement it takes about 2 minutes to get your personal summary. **Do not** close your browser before the summary is generated.



Thank You

Appendix 3. Pre-Formulated Questions of Astroid

1. I am satisfied with uncertain or vague answers.
2. I also expand my professional knowledge outside my immediate (scope) field of work.
3. It is difficult for me to pay attention to human relations when I am working.
4. When performing a task I always do my best to guarantee as good a result as possible.
5. I give priority to my personal needs rather than to organizational needs.
6. I encourage others to discuss matters openly in order to find a solution.
7. I find it difficult to create metaphors that clarify phenomena I have observed.
8. When other people get angry with me, my own behaviour also becomes aggressive.
9. I recognize the value and validity of the views presented by others.
10. I like to solve the encountered problems in new and unique ways.
11. I try to influence other people's opinions by appealing to their feelings.
12. I find it hard to adjust my actions to influence others in the way I want.
13. It is difficult for me to find my things, my papers or files.
14. I believe that the setbacks I have experienced result mainly from personal shortcomings.
15. I read articles related to my field to improve my professional knowledge.
16. When (aiming to fulfil) I fulfil a client's needs I am ready to do more than is expected of me.
17. I strive to deepen my contacts into personal friendships.
18. In problem situations I break down the problem into smaller sub-problems.
19. I recognize the factors that have caused a certain emotional reaction.
20. I make sure that the persons concerned get all the necessary information.
21. I use 'rules of thumb' or common sense to solve problems.
22. I understand that my ideology and values are culture-related.
23. If I am not satisfied with the facts presented to me, I get in touch with outsiders to obtain some background information.

24. When I get an uncertain or vague answer to my question, I ask again until I get an explicit answer.
25. It is difficult for me to come up with new ideas.
26. I am able to receive even bad news calmly.
27. I express my own thoughts and opinions openly.
28. I do not hesitate to use my language skills in my work tasks when needed.
29. I pursue the development of others by delegating suitable and challenging tasks to them, and by giving them the authority needed to perform the tasks.
30. I am willing to help my colleagues with their tasks.
31. I assist the client according to his own interests, even though it may negatively affect the organization in the short-run.
32. I am curious and I collect information from my environment that could be of use in the future.
33. It is difficult for me to adapt to the changes in my working environment.
34. I keep trying even when I meet difficulties or resistance.
35. I find delegating tasks to others difficult and unpleasant.
36. In a team, I act in a way that generates friendship and team spirit between the group members.
37. I take care of my reputation and I try to act in a way that inspires confidence.
38. I can see matters through the eyes of a representative of a foreign culture.
39. I prefer to work as a member of the group rather than being the leader of the group.
40. I believe in achieving my goals despite obstacles and setbacks.
41. I complete my tasks conscientiously even if nobody is supervising me.
42. It is difficult for me to defend my own opinion when other people disagree.
43. I realize how feelings affect my thoughts and what I say and do.
44. In a communicative situation I try to influence listeners' opinions by appealing to sense, knowledge and facts.
45. I understand the opportunities and risks created by the organization's political power relationships or by power games.
46. I aim to arrive at solutions that maximize my own benefit.
47. Instead of blaming others I am aware of my responsibility for what has happened and I recognize my failure and my mistakes.

48. I act quickly and determinedly whenever opportunities and crises appear. (arise)
49. I am unconventional, I break boundaries and I also question the organizational norms.
50. I put forward my views for the right cause and I stand by my words despite (regardless) the opinions of others.
51. I consciously behave in a way that creates new opportunities and minimizes possible problems.
52. I recognize the current culture and atmosphere of the organisation.
53. Using foreign languages in situations related to my work tasks poses difficulties.
54. I compare the performance and achievements of others to the goals set for them.
55. I arrive at appointments and meetings punctually.
56. I give constructive feedback which is not directed at the person himself/herself but at his/her doings.
57. I find it hard to interpret other people's feelings if they are not expressed directly and clearly
58. I communicate in a way as to make other people enthusiastic and committed to the group's tasks.
59. I experience establishing new relationships difficult and displeasing.
60. I maintain contacts that I can make use of when the situation requires.
61. I behave calmly regardless of the mood I am in.
62. When I see something that is not being taken care of, I start dealing with it even though it is not expected of me.
63. When I am agitated I may do something that I regret afterwards.
64. I find tacit messages relating to foreign cultures difficult to interpret.
65. I aim to simplify complex situations by combining issues into simple concepts or models.
66. It is difficult for me to specify the factors that have caused a certain emotional reaction.
67. I use metaphors and analogies to clarify phenomena I have observed.
68. I try to reach solutions where everyone wins.
69. I ignore unsatisfactory states of affairs that do not pertain to my job description.

70. I understand feelings can affect communicative situations, especially if they are expressed unclearly or left unsaid.
71. I promote and protect the group's reputation in relations with outsiders when needed.
72. I give frank feedback to other people concerning their personal weaknesses.
73. I develop my working methods to improve my performance.
74. I can keep secrets to myself.
75. I become motivated more by the hope of success than by the fear of failure.
76. I would rather adhere to established ways of action than to try something new.
77. I avoid analyzing problems and breaking them down into smaller sub-problems.
78. Understanding the real decision-making process is difficult
79. I behave in a way that I feel is fair and right.
80. It is difficult for me to accept other people's opinions if they differ from my own.
81. I recognize the real decision-makers in an organization and the people influencing their decisions.
82. I publicly give recognition to others for their inputs and success.
83. I handle problem situations related to the activities openly and directly.
84. I work systematically and with a method.
85. I avoid using my language skills in my work tasks if at all possible.
86. I can come up with new ideas and viewpoints when needed.
87. It is difficult or embarrassing for me to give feedback.
88. I have the adequate skills in the foreign languages required for my work tasks.
89. I pay attention to human relations at work.
90. I prepare in advance for foreseeable problems by thinking about different solutions to them.
91. Situations in my work sometimes arise where my professional expertise proves to be insufficient.
92. I leave time to take care of things.
93. I leave inquiries or complaints made by clients without giving them much attention.
94. My working day ends at a certain time regardless of which stage my duties are at.
95. I prefer to behave in accordance with external influences rather than in accordance with my own point of view.

96. When I come across inappropriate behaviour I can resist the temptation to return like for like.
97. I solve problems intuitively, without too much analysing or reasoning.
98. It is difficult for me to act in a way that takes into consideration the feelings of others.
99. I set priorities on the basis of the total benefit to be gained.
100. I treat group members impartially and fairly.
101. I find it difficult to express myself.
102. I find out a customer's real needs that have possibly not been voiced before.
103. Through my own actions I try to keep up opportunities for co-operation which I have noticed.
104. I set goals in a way that enables me to meet them easily.
105. I get down to work immediately without spending too much time on planning.
106. It is difficult for me not to tell confidential information to other people.
107. My professional knowledge is sufficient for my present tasks.
108. Instead of covering up my mistakes I admit them openly to the parties involved.
109. I actively listen and search for hints of other people's feelings and motives for behaviour.
110. I believe that people want to learn new things.
111. Certain features in foreign cultures are difficult to understand.
112. I am able to express differing opinions in a way that is not aggressive or critical.
113. It is difficult or unpleasant for me to encourage and motivate other people.
114. I am open to new ideas, approaches and data (information).
115. I act according to the way determined by my environment and I respect the organizational norms.
116. I check my work once more before handing it in.
117. I consciously establish new contacts, which may be of use in the future.
118. I make the goals and demands clear when I assign tasks.
119. I cooperate with others and keep them informed about my plans and knowledge.
120. I believe that people do the right things if they are given the possibility.