

The Soft Skills in Hiring Decision for Frontline Employees of Private Commercial Banks in Bangladesh

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***Abstract:** Soft skills are the most preferred skills used for service prerequisite. The main objective of this study is to recognize the soft skills that influence employers' hiring decision for frontline employees of private commercial banks in Bangladesh. Data were collected from 110 respondents who are working in the HR department of different banks in Bangladesh. Factor analysis has been done to extract the soft skills influencing hiring decision of frontline employees in the banking sector. The analysis reveals that interactive skills, reliable & settlement skills, self-forwarding skills beyond collaboration, evaluation and enthusiastic skills, task implementation skills out of adjustable nature and moral skills beyond experience skills are the most important and desirable soft skills influencing the hiring decision of frontline employees in the private commercial banking sector of Bangladesh.*

***Keywords:** Soft skills, Frontline employees, Private commercial banks and Factor analysis.*

• Introduction

Typically, employers make recruitment decisions on the basis of the capabilities in technical or hard skills and non technical or soft skills. Soft skills itself the word, sometimes used as exchangeable with non technical skills, is described as the “personal, human, people and behavioral skills required to relate technical skills and information in the workplace” (Weber et al., as cited by De Villiers, 2010). Communication, collaboration, conflict management, negotiation, professionalism and ethics, etc. are categorized as soft skills which are being related to human issues (Azim et al., 2010). Conversely, Litecky et al., (2004) considered technical skills as hard skills as “those skills acquired through training and education or learnt on the job and are specific to each work setting”. Soft skills are most important for human resource advancement and workforce success. An emergent evidence demonstrates that these traits rival academic or technical skills in their capability to forecast employment and earnings amongst other results (Kautz et al., 2014). A good number of scholars such as, (Balcar 2014; Eger & Grossmann 2004) recommend that since the working environment has been modernized throughout the world, the requirements for such skills is greater than before over the past 20 years. However, a soft skills gap is well-known by many employers all over the world, who report that job entrants be short of the soft skills required to fill existing or offered positions (Manpower group, 2013). On the other hand, Akinyele (2010) found frontline employees are in the primary positions of contact with the organizations and they are the

vital group of employees to build the first and a long term impression regarding the organization in the minds of the customers. Frontline employees are also able to create

awareness, perceive need of the customers to make use of the organizations' programs; product and services efficiently and generate revenue. Lovelock and Wirtz (2004) mentioned that skilled employees play an essential role to create happy and loyal customers. They also mentioned that frontline employees perform like actors who become visible on the front stage in service drama while serving customers. Akinyele, (2010) quote that "Competency is more than just knowledge and skills. It involves the ability to meet complex demands by drawing on and mobilizing psychological resources including skills and attitudes in a particular context". Therefore, to survive in the competitive and dynamic business environment, skilled frontline employees are very useful assets for any organizations. The decision makers and authorities of many organizations, equally government and private, must make sure that their potential employees can meet specific needs in relation to academic and technical skills in several knowledge areas. The significance of soft skills in employee competency factors is not clearly mentioned and which of the soft skills are important for employees' work performance within the organization are also unspecified. So the documentations of numerous skill sets is coming to be essential in separating high potential and non-high potential employees in the current comprehensive market (Boyatzis 2006; Hopkins & Bilimoria, 2008).

In Private Commercial Banks in Bangladesh (PCBs), there is a high customer-employee contact visibility. The frontline employees are the central crossing point of the PCBs and they play a vital responsibility to cheer customers and provide as a main source of competitive advantage for the bank. Conversely, there is a long wait in line at the frontline employees' counters at which customers are almost forced to spend much of their time in PCBs. So to handle this kind of regular activities, soft skills are much needed for frontline employees. That's why now a day's almost every PCBs authority gives importance on soft skills while making hiring decision. In recent years a considerable debate has been emerging across various developed markets, regarding skills deficiency. A significant problem has been found with filling vacancies according to employers due to shortage of required skills of applicants and /or that current workforce or employees lack skills or expertise in their respective jobs (skills gap) (Handel, 2003). It is hard to know that these problems are, nevertheless, not restricted to technical/hard skills and scarcities are recurrently reported in soft or societal or interpersonal skills (Handel, 2003). From the employers' judgment, it is clearly understandable that potential employees do not have the full balance of employability skills relevant for the workplace and at the same time the employers are worried that the scarcity in potential employees is the soft skills experience. Keller et al., (2011) consider employability skills as a mixed group of knowledge, skills, and quality that are significant in the workplace. Jungsun et al., (2011) categorized the soft skills or non- technical skills as the integrated ability to handle the investigations of clients or customers, uphold professional and ethical manner, being tolerant, responsible and flexible. In the other part, Shafie and Nayan (2010) state that employers want not only technical skills, there is an obligation for work ethic, interpersonal skills, inventiveness, reliability, collaboration and self-management skills.

There has been an intense change in the skills employers (claim to) require, downgrading technical skills and benefitting soft skills (Hillage et al., 2002). From the academic researchers' perspective, this change has had a mixed response. Previously some researchers focused on soft skills needed in different sectors like in future employments (Williams, 2015), as business executives (Robles, 2012), and soft skills for IT workers (Tannahill, 2008). However, the present study focuses particularly on hiring decision for frontline employees of private commercial banks in Bangladesh. Here the researcher works on the banking sectors and the targeted people are frontline employees of the organization. It is clearly visible that, in the past studies frontline employees of the banking sector of Bangladesh have not been touched yet. In

addition to the above mentioned soft skills in the literature concerning the soft skills and its impact on hiring decision, the researcher recognizes some soft skills in the context of Bangladesh with the time period of 2016 to 2018, such as sociable nature skill, self-confidence skill, professionalism skill, negotiation skill, multitasking skill and adaptable skill, etc. By adding these skills the researcher may get precise result in the current study. Hence, the present study aims at identifying the soft skills influencing the hiring decision for frontline employees of private commercial banks in Bangladesh.

• Literature Review

Currently, a dramatic change occurs in the skills of employers' requirements, downgrading technical skills and benefiting soft skills (Hillage et al., 2002); and this shift has a diverse response from many academic researchers. The term soft skills are covered by different types of continued existence skills like 'Soft skills' itself is considered as a huge term covering some existing skills like interpersonal, communication, emotional intelligence, leadership traits, teamwork skills, time management skills, negotiation skills, stress management skills and business etiquettes. In these contemporary ages soft skills become fundamental skills in the workplace and its preparation and teaching must be a part of the core curriculum during education. In the professional terms, soft skills moderate the advantages and are reasonable for a competitive advantage over others. Conversely, those who overlook this serious aspect of behavior learn its significance the hard way when their advancement is ignored (Deepa & Manisha, 2013). A growing number of corporations all over the world are discovering the fact that, in order to gain competitive advantage, they need to make certain that their human resources know how to deal with their people in the workplace and communicate with their peers and consumers. A progressive organization needs to own some sorts of soft skills like self-awareness and self-management skills to motivate others. Soft skills are considered as ultimate advantage that makes a company efficient which raises organizational competitiveness.

The most important aspect of the bank is the management of human resources. Human resources are the life bloods in successfully running the operations. Additionally, the workforce preserved by the bank should have the ability to perform any banking dealings. Banking activities like transactions, dealing with customers, precise work and rapid product sale are so varied that an employee should have the skills to complete these works within a relatively short period of time. Banking employees should have the

capability to facilitate the sale of any product that has possession of the bank. On the other hand banking employees should have a strong mindset regardless of each problem faced by him (Kasmir, 2008). Researchers in the field of organizational behavior and marketing are giving significant attention to the individual interaction concerning consumers and front line employees of service business (Mattsson, 1994).

In the manufacturing and service industries in the UK each firm's output increased through skill based education among the employees of the particular firm (Mason & Wilson, 2003). A clear link between advanced skills and advanced productivity was recognized, especially at the mid-level of skills. The Study on "The Generic Competencies and Workplace Reform in the Australian Construction Industry" recognized the collaboration, communication, Planning and organizing as obvious among the precious skills for performance (Hager et al., 2000). Some important soft skills have been categorized as leadership, policymaking, conflict guidelines, communication, intervention, creativeness and demonstration skills etc. These skills are needed for entrepreneurial success and making the best human resources in any business area. Lovelock

and Wirtz (2004) in their study mentioned that skilled employees' performance plays a major role to generate satisfied customers. Some types of Skills are mentioned below:

Communication skills: "Verbal, written, and listening skills that encourage effective interaction with a variety of individuals and groups to facilitate the gathering, integrating, and conveying of information" (Evers, Rush, & Berdrow, as cited in Arensdorf, 2009).

Critical thinking skills: "Higher order intellect skills that enable an individual to form, check, and evaluate beliefs and then to decide a person's actions" (Brungardt, 2009, p. 11).

Decision-making skills: "The ability to solve problems, getting correct information, and making the right decision" (Kar, 2011, p. 38).

Generic skills: "The skills that allow an individual to function in routine or changing work environments" (Brown, as cited in Tribble, 2009, p. 10). Generic skills, according to Badcock, Pattison, and Harris (2010), "incorporate critical thinking, problem solving, and interaction skills, in addition to written communication skills".

Interpersonal skills: "The skills that influence how one relates to other people by using human skills effectively; it involves effective communication, listening, and comprehension" (kar, 2011).

Problem solving skills: "The ability to find the cause of a problem, understanding it, and establishing a solution to it" (Kar, 2011, p. 42).

Self-management: "The ability to conduct "assesses self accurately, set personal goals, monitor progress, and exhibit self-control" (Bates & Phelan, 2002).

Teamwork skills: "Teamwork skills refer to the ability to work with others from diverse backgrounds" (Griffin & Annulis, 2013; Raftopoulous, Coetzee, & Visser, 2009).

Work ethics: "The disposition an individual display toward work, which includes attendance, punctuality, patience, attitude, dependability, business etiquette, and maturity" (Heimler, 2010).

Soft skills: "The non-technical traits and behaviors needed for successful career Navigation" (Klaus, 2007, p. 1). Klaus (2007) further suggested that soft skills include "personal, social, communication, and self-management behaviors". In addition to Communication and social skills, Fogle (2011) cited "teaming skills" as a type of soft skill (p. 80).

• **Methodology**

The current study aims at identifying the soft skills influencing the hiring decision for frontline employees in private commercial banks in Bangladesh. To conduct the current study, both primary and secondary data have been used. To gather primary data, the researcher used a structured questionnaire which has been designed on the basis of the purpose of the study. The questionnaires were given to the target respondents physically. On the other hand, the secondary data have been collected from publications related to this filed, books, websites and articles on the soft skills of different levels of employees including front line employees in different lines of business and organizations including banking organizations. Total 180 question papers were distributed among the HR employees who are directly associated with hiring decision of banks. These selected employees are from 15 private commercial banks of Bangladesh. Out of 180 sets of questionnaire, 135 came back. Of the 135 filled in questionnaire, 25 were dropped due to the incomplete responses. So 110 sets of questionnaire were used to complete the study. The questionnaire was designed from different literatures (Riders & Klaeyen, 2015; Robles, 2012; Baruch & Holtom, 2008). The present study used structured, close-ended questionnaire for

collecting the opinion of employers who are directly associated with the recruitment and selection process. In the present study the questionnaire is designed with 7-point Likert scale (where 1 designated strongly disagree and 7 indicated strongly agree) along with some multiple choice questions (MCQs) and dichotomous questions. The collected data have been analyzed using SPSS 20 for Factor analysis as factor analysis can reveal the significant factors in any social science research (Rahman, 2015).

• **Data Analysis Findings**

This study used SPSS software to identify the factors influencing the hiring decision of front line employees. The researcher in this study did factor analysis to reduce a large number of variables into fewer numbers of factors. This technique can also extract maximum common variance from all variables and puts them into a common score. Past researchers also used factor analysis in their study and balanced with this research pattern (Rahman, 2015, Uddin et al., 2012). In this study, 19 variables have been taken into account. These factors have been derived from studying different literatures on the related subjects. Therefore, for appropriate factor analysis, the variables must be correlated to each other. These variables are as follows:

V1- Multitasking Skill V2-
Communication Skill V3-
Flexible Nature Skill V4-
Trustworthy Skill
V5- Self management Skill V6-
Negotiation Skill
V7- Self Improvement Skill V8-
Interpersonal Skill
V9- Teamwork Skill
V10- Critical Thinking Skill V11-
Passionate Skill
V12- Sociable Nature Skill
V13- Successfully Task execution Skill V14-
Adaptable Skill
V15- Work Ethics Skill V16-
Professionalism Skill V17- Self
Confidence Skill V18- Decision
Making Skill V19- Problem
Solving Skill

Bartlett's test of sphericity has been used to test the null hypotheses that the variables in the study are not correlated. In other words, the null hypothesis states that the population correlation matrix is an identity matrix. In an identity matrix, all the diagonal terms are 1 and all off-diagonal terms are 0. The test statistic for sphericity is based on a chi-square transformation of the determinant of the correlation matrix. A large value of the test statistics will favor the rejection of the null hypotheses. If this hypothesis cannot be rejected, the appropriateness of the factors will be questioned. Another useful statistic is the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy. This index compares the magnitudes of the observed correlation coefficients to the magnitudes of the partial correlation coefficients. Small values (below 0.5) of

the KMO statistic indicate that the correlations between pairs of variables cannot be explained by other variables and factor analysis may not be appropriate.

Table 1: KMO and Bartlett's Test

KMO and Bartlett's Test

Kaiser-Meyer –Olkin Measure of Sampling Adequacy.		.543
Bartlett's Test of Sphericity	Approx. Chi-Square	339.801
	df	109
	Sig.	.000

Consequently, from the above table, it is apparent that factor analysis is appropriate. Here, the KMO value is .543, which is between 0.5 and 1.0, and the approximate chi- square statistic is 339.801 with 109degrees of freedom, which is significant at the 0.05 levels. Therefore, the null hypotheses can be rejected and the alternative hypotheses that all variables are correlated to each other can be accepted. To analyze the variables ranging from V1 to V19, factor analysis has been used for data reduction. This study divulges the most noteworthy soft skills that impact hiring decision for frontline employees of private commercial banks in Bangladesh.

Table 2: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.482	13.065	13.065	2.482	13.065	13.065
2	1.877	9.880	22.945	1.877	9.880	22.945
3	1.635	8.606	31.551	1.635	8.606	31.551
4	1.611	8.480	40.031	1.611	8.480	40.031
5	1.513	7.963	47.993	1.513	7.963	47.993
6	1.200	6.316	54.309	1.200	6.316	54.309
7	1.162	6.114	60.423	1.162	6.114	60.423
8	1.035	5.449	65.873	1.035	5.449	65.873
9	.959	5.048	70.921			
10	.847	4.458	75.379			
11	.814	4.287	79.665			
12	.723	4.287	83.469			
13	.616	3.804	86.709			
14	.590	3.240	89.817			
15	.481	2.530	92.347			
16	.435	2.288	94.635			
17	.400	2.103	96.738			
18	.378	1.991	98.729			
19	.242	1.271	100.00			

It is obvious from the above table that, only 8 factors have been removed, because the cumulative percentage is bigger than 70% at this point as well as eigenvalue is bigger than 1.0 (it is mentioned that factors with eigenvalues greater than 1.0 should be taken) that specifies the accuracy of the analysis using resulting factors.

Table 3: Rotated Component Matrix

	Component							
	1	2	3	4	5	6	7	8
Multitasking skill	.860	.009	-.046	-.016	.209	-.011	.034	.053
Communication skill	.853	.051	-.049	.127	-.130	-.131	.068	-.045
Flexible nature skill	.758	-.001	.030	-.196	.015	.187	-.099	.090
Trustworthy skill	-.091	.844	-.126	-.046	.122	-.098	-.056	-.001
Self-management skill	.066	.692	.159	.079	-.261	-.080	.363	.036
Negotiation skill	.165	.536	-.151	.061	.122	.188	-.100	.006
Self-improving skill	-.108	-.005	.791	.008	.089	.101	.085	.003
Interpersonal skill	.091	.040	-.494	.475	.237	-.009	.006	.137
Teamwork skill	-.166	.250	-.479	-.242	-.039	.088	.119	.113
Critical thinking skill	.000	.000	-.044	.786	-.122	.100	.178	-.009
Passionate about work	-.165	.050	.200	.708	-.049	.025	-.274	-.044
Sociable nature skill	.135	.028	.279	-.147	.756	.061	.071	.103
Successfully task execution	.002	.181	-.451	-.017	.652	.108	-.079	-.058
Adaptable attitude skill	.379	.141	.011	-.113	-.418	.205	-.255	.155
Work ethic skill	.005	.165	.201	.076	.064	.816	-.032	.100
Professionalism attitude	-.078	.274	.278	-.078	.009	-.648	-.069	.277
Self-confidence skill	-.008	.028	.013	-.017	.052	.003	.851	.082
Decision making skill	.045	.003	-.044	-.040	.061	.080	.227	.861
Problem solving skill	-.106	-.028	.093	-.066	.086	.305	.370	-.565

The removed 8 factors can be taken in terms of the variables that load high coefficients. From the rotated component matrix table, factor 1 has high coefficients for multitasking skill (.860); communications skill (.853), flexible nature skill (.758). Thus, factor 1 can be entitled as “Interactive Skill”. Factor 2 has high coefficients for trustworthy skill (.844), self-management skill (.692), negotiation skill (.536). Thus, this factor may be labeled as “Reliable and Settlement Skill”. Factor 3 has high coefficients for self-improving skill (.791), on the other hand has negative coefficients for interpersonal skill (-.494), teamwork skill (-.479). So, it can be tagged as “Self-forwarding skill beyond collaboration skill”. Factor 4 has very high coefficients for critical thinking skill (.786) another positive coefficient for compulsive passionate about work (.708). So, this factor can be named “Evaluative and Enthusiastic Skill”. Factor 5 has high coefficient for sociable nature skill (.756), successfully task execution skill (.652) and negative coefficient for adaptable skill (-.418). Hence, it can be tagged as “Task Implementation Skill out of Adjustable Nature” of Factor 6 has high coefficients for Work ethic skill (.816) and negative coefficients for professionalism skill (-.648). Therefore, this factor may be named as “Moral skill beyond Experience Skill” Factor 7 has only high coefficients for self-confidence skill (.851). Consequently, the next factor name chosen as “Assertiveness Skill”. Finally, Factor 8 has extraordinary coefficients for decision making skill (.861) and Negative coefficients for problem solving skill (-.565). Therefore, it can be tagged as “Action Oriented Skill out of Resolution skill”.

• Discussion

The present study investigates the soft skills influencing hiring decisions of frontline employees of private commercial banks in Bangladesh. The outcomes from data analysis showed that there is a significant relationship between the impact of soft skills and hiring decision of frontline employees. The beta coefficient and significance levels indicated that 7 out of 19 variables are significant at 0.05 levels which have a great impact on hiring decision of frontline employees. Therefore, the highly significant soft skills are helpful to understand the importance of soft

skills which may have great impact on hiring decision for new graduates for the position of frontline employees. The most essential skills sought by banks include sociable nature skill, problem solving skill, self-improving skill, passionate skill, adaptable attitude skill and self-management skill. It has been found that the hiring decisions of front line employees of private commercial banks are highly influenced by different types of soft skills. One of the vital soft skills that have a great impact on hiring decision is multitasking. The influence of multitasking skills is shown in the employee selection procedures which might predict their later job performance in call centers (Van et al., 2012). Here, the authority tries to identify whether the employees can deal with more than one task at the same time. Another soft skill that has a significant impact on hiring decision is communication skill. Paranto Kelkar (2000) revealed in their study that employers want some core skills and communication skill is one of them. A case study on Karmasangsthan bank ltd disclosed that effective business communication skill has undeniable and noticeable influence on employee's overall performance and job satisfaction (Nabi et al., 2017). Consequently, frontline employees are expected to have the abilities to convey the ideas and information to others, on the other hand, should receive ideas and information from others. Then again, the hiring decisions of frontline employees are highly influenced by the behavioral characteristics which define the level to which a person can manage with deviations in different circumstances and keep thinking about the difficulties and responsibilities in a unique way, imaginative way, which means flexible nature skills. To deal with customers regularly, these soft skills play a dominant role.

It has been clear from the analysis that front line employees should have the ability to be relied on as honest or truthful personality. Since most of time organizations take their important decisions depending on the judgment of frontline employees, they should have the skills of trustworthiness. Roy et al., (2011) in their study also revealed that integrity/honesty skill is significant for maintaining long-term relationship with customers in the retail banking sector in India. Ahmed et al., (2016) disclosed that trust skill gives an outstanding environment for better efficiency and effectiveness of employees' performance of private sector banks in Pakistan. As, front line employees of private commercial banks always have to deal with lots of problems, they should have the characteristics that may help an employee to feel and be more productive in the workplace. The employers consider this skill as self-management skills during their hiring decision. Another soft skills has a great impact on hiring decision is negotiation skills because every time frontline employees have to resolve the differences that arise between customers and themselves. Enamul & Nilufer (2018) revealed the importance of negotiation skills for HR professionals.

While making a hiring decision of front line employees in their organizations, employers prefer those people who have practiced a skill by which they can participate in a deep healing process such as by learning new skills or overcoming bad habits. Nothnagle et al., (2010) identified the importance of self-improvement skills of today's physicians in the context of changing health care system. However the findings of this study revealed that both teamwork skills and interpersonal skills such as understanding, training and leading have a negative relationship with the hiring decision of front line employees of private commercial banks in Bangladesh. It has been found from the findings that the hiring decision for front line employees of private commercial banks are highly dependent on the ability of an employee's objective analysis and evaluation of an issue with the purpose of forming a judgment because each and every time employees have to deal with dynamic problems. Purba et al., (2018) found in their study that work passion skill has a significant impact on work engagement and job satisfaction. On the other hand, front line employees have to have the quality to love people and their jobs extremely as they have to deal with human face to face every now and then.

It has been found from the analysis that adaptable or easy going nature does not affect hiring decision of front line employees that much. Instead, friendly nature and productively completion of task is more important skill that has been considered by employer in hiring decision of frontline employees in private commercial banks in Bangladesh. Baron et al., (2000) suggest that the ability to read others accurately, make positive first impression and to be persuasive combination of all of these skills, are called social skills which contribute and enhance entrepreneurs' success. Another interesting finding is that ethics, principles or beliefs are more important for employers to make a hiring decision for front line employees rather than professionalism or experience. A study found that ethical competency, ethical leadership, corporate ethical values have a great impact on overall employee performance (Obicci, 2015; Bello, 2012). The study also found that one of the most important skills that the employers give emphasis before hiring is self-confidence. It is obvious that if front line employees are confident and bold towards work then they can pass on their confidence to other employees and customers as well. Van et al., (2016) revealed that there is a relationship between self-confidence levels and self-effectiveness among nurse managers. Another interesting result from the findings is that employers prefer instant decision making skills in their employees because every time employees have to take sudden decisions on different issues while giving services. Standing (2007) identified ten perceptions of decision making skills in nursing and growing model, between inter-relationships between them. On the other hand, problem solving skill does not affect that much in hiring decision making.

• Conclusion

Analyzing soft skills is vital as it is assumed to have a direct impact on hiring decision of frontline employees in the private banks. Organizations need to apply a strategy to satisfy customers and succeed by hiring capable and skilled frontline employees. This study highlights and analyzes the relevance and importance of soft skills and asserts that individuals with knowledge of soft skills are the right person to be appointed as frontline employees. Frontline employees are considered as the blood line of the organization as

they are directly dealing with customers' every day. Therefore, to deal with customers regularly frontline employees have to have the proper soft skills and operational knowledge of the service they provide to solve the problems. The study findings indicated that 7 out of 19 factors are significant in hiring decision of frontline employees. These factors are sociable nature skill, problem solving skill, self-improving skill, passionate skill, adaptable attitude skill and self-management skill. The findings of this study might be valuable to the organizations thinking about the potential soft skills that are actually needed to perform the job of frontline employees.

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