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Research Article

Standardizing Competency Mapping To Improve Private Sector Bank Employee Performance In Thruchirapalli District

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Abstract:

In the evolving banking landscape, employee competency plays a crucial role in driving efficiency, customer satisfaction, and institutional growth. Private sector banks, characterized by their competitive work environment and performance-driven culture, require a robust competency mapping framework to assess employees' skills and align them with organizational goals. However, existing assessment models in private banks often lack systematic evaluation, leading to inefficiencies in workforce management. This study aims to develop a structured competency mapping framework for private sector banks in Thruchirapalli district to bridge skill gaps and enhance employee productivity. Data were collected from 250 employees across five leading private banks, including ICICI, HDFC, Axis, Yes Bank, and Kotak Mahindra. The analysis utilized Exploratory Factor Analysis (EFA) and Structural Equation Modeling (SEM) to identify critical competency parameters such as technical expertise, leadership abilities, and customer relationship management. Findings from this study provide a standardized approach to competency mapping, enabling private banks to implement targeted training programs and career development strategies. The study concludes that competency-based human resource strategies significantly improve workforce efficiency and employee retention in private banking institutions.

1. Introduction

Employee competency mapping is the strategic process used in private sector banks to identify and evaluate employees knowledge, skills and behavioral traits in order to align them with business objectives. By identifying skill gaps and training needs, this approach improves workforce productivity defines roles and fosters career advancement. Private sector banks that are well-known for their vibrant work environments and customer-focused operations use competency mapping to enhance leadership development and hiring performance evaluations. By implementing structured frameworks such as the competency-based assessment model banks can ensure that employees possess the technical managerial and interpersonal skills required for risk management digital transformation and regulatory compliance. Good competency mapping raises employee engagement and productivity while also enhancing overall business performance and the quality of customer service. Competency mapping is a crucial tool for assessing and enhancing employee capabilities in the banking sector particularly in light of recent pandemic-related challenges. The

Kotak Mahindra Bank case study highlights how competency mapping can be used to identify skill gaps and match employees abilities with business goals ultimately increasing productivity and crisis-resilience [1]. A clear competency framework can enhance performance outcomes job satisfaction and productivity in urban banking institutions according to analytical research held in private banks in Jhansi that also emphasizes the connection between competency mapping and employee effectiveness [2]. Studies on banks in the public and private sectors also emphasize the significance of employee competencies in forecasting the performance of an organization. By ensuring that employees possess the skills required for evolving financial environments competency mapping enhances workforce flexibility boosts customer satisfaction and supports banks overall operational success [3]. Additionally competency mapping at the institutional level as demonstrated by Kenyan insurance companies shows that corporate performance can be greatly enhanced by matching cultural traits with competency models which promotes innovation and long-term viability [4]. Figure 1 illustrates about the competency mapping.The entry-level competency requirements for positions in private banking have also been thoroughly examined and the results show that interpersonal skills financial knowledge and foundational skills are essential for career advancement. The literature review emphasizes how important it is for banks to improve their hiring and training practices in order to create skills that meet the needs of modern banking [5]. Employee competencies are largely determined by human resource management (HRM) practices according to empirical research. In the banking sector proactive HRM practices such as performance reviews and organized training courses support employee productivity and skill development [6]. Competency mapping is also used in the power industry where studies emphasize its benefits for operational effectiveness and workforce development in addition to the banking sector. To illustrate how competency-based assessments help close skill gaps and promote industry-specific knowledge a study of workers in Chennais power sector was conducted [7]. Similar to this studies of private sector banks examine the connection between employee competencies and demographic characteristics showing how experience education and gender affect organizational contribution and competency development [8]. Similarly studies highlighting competency plannings function in strategic workforce planning and talent management have shown a strong correlation between it and organizational success. Competency planning that works improves individual performance and increases organizational competitiveness in ever-changing market conditions [9]. Traditional talent management techniques must be redefined in light of the development of competency mapping within the Industry 4. 0 paradigm. In order to satisfy the changing skill requirements of the digital age research indicates that competency frameworks must be integrated with technology-driven assessment tools [10]. Additionally, succession planning becomes a crucial part of competency mapping guaranteeing that companies have a talent pool for important positions and leadership. Research shows that competency-based succession planning makes it easier to find and nurture high-potential workers which eventually improves workforce sustainability [11]. Comparably competency-based education models have been suggested to improve undergraduate degrees in the field of risk management giving aspiring professionals the tools they need to handle challenging financial situations [12]. Furthermore, studies on Nigerian deposit money banks show a clear connection between organizational competitiveness and employee competencies. Organizations are better equipped to keep a competitive edge in the financial industry when they invest in ongoing competency development [13]. Similarly, an analysis of training and development procedures in Indian banks shows that both public and private sector banks employee performance is greatly impacted by structured competency-based training programs [14]. The necessity of competency-driven learning frameworks to improve workforce efficiency and service delivery in the banking industry is further supported by an analysis of the overall effectiveness of training in Erode District [15,16].

2. Methodology

2.1 Data Collection

Table 1 displays about the respondents profile used for this research. In order to gather primary data, 250 employees of five major private banks—ICICI Bank, HDFC Bank, Axis Bank, Yes Bank, and Kotak Mahindra Bank from Thruchirapalli district, TamilNadu, India—were given a carefully crafted questionnaire. Aspects including technical proficiency, leadership qualities, customer relationship management, problem-solving abilities, and technological adaptability were all covered in the questionnaire. The study employed a stratified random sampling technique to guarantee representation from various levels of the hierarchy

such as senior executives mid-level managers and frontline employees. The demographic profile of the respondents is detailed in the table 1. Secondary data were collected from bank policy documents, training manuals, and HR reports to understand existing competency frameworks and employee evaluation practices.

2.2 Research Design and Methodology

The study follows a descriptive and analytical research design, integrating both qualitative and quantitative methodologies to assess competency mapping in private banks. A mixed-method approach was adopted to ensure a holistic understanding of employee competencies and organizational requirements. The study was divided into three phases: (1) Initial exploratory research to identify key competency factors through literature review and expert consultation, (2) Data collection and quantitative analysis using structured surveys, and (3) Validation of findings through qualitative interviews with HR managers and banking professionals. Exploratory Factor Analysis (EFA) was employed to extract core competency dimensions, while Structural Equation Modeling (SEM) was applied to validate the competency framework and examine interrelationships among competency parameters. Figure 2 illustrates about the factors used for this research to analyze the data.

2.3 Statistical Tools

Advanced statistical tools were used for data analysis in this study to guarantee the accuracy and robustness of the results. To compile demographic information and competency levels descriptive statistics like mean standard deviation and frequency distribution were used. Key competency constructs were identified through the use of Principal Component Analysis (PCA) with Varimax rotation in Exploratory Factor Analysis (EFA). Additionally, these constructs were validated using Confirmatory Factor Analysis (CFA). Using AMOS 24. 0 software structural equation modeling (SEM) was used to investigate the causal relationships between competency variables and how they affect employee performance. Internal consistency was assessed using reliability tests such as Cronbachs alpha and composite reliability and sampling adequacy was confirmed using the Kaiser-Meyer-Olkin (KMO).

2.4 Model validation

A range of quantitative methods such as factor analysis survey research and structural equation modeling were used in the study. Data from a sizable sample of employees could be gathered using the survey method. Through the identification of underlying competency dimensions factor analysis was used to simplify the data. The proposed connections between these factors and worker performance were examined using SEM. In the SEM model parameter estimation was done specifically using Maximum Likelihood Estimation (MLE). To investigate the direct and indirect impacts of competency factors on performance indicators path analysis was employed.

2.5 Hypotheses

The following hypotheses were tested in this study:

1. H1: Technical expertise has a significant positive impact on employee performance in private sector banks.
2. H2: Leadership abilities are positively related to employee performance and contribute to higher levels of customer satisfaction.
3. H3: Effective customer relationship management skills positively influence employee performance and contribute to increased sales performance.
4. H4: A structured competency mapping framework significantly improves workforce efficiency and employee retention in private banking institutions.

3.Results and Discussion

3.1 Descriptive Statistics

The descriptive statistics of competency factors revealed notable variations in mean values, standard deviations, and range which is shown in table 2 and figure 3. Among the five competency factors, Adaptability to Technology exhibited the highest mean value of 4.45 with a standard deviation of 0.63, indicating that most individuals demonstrated strong adaptability while showing relatively low dispersion. Customer Relationship Management (CRM) followed closely with a mean of 4.32 and a standard deviation of 0.65, reflecting a high level of competency with moderate variation. Technical Expertise had a mean of 4.21 and a standard deviation of 0.68, suggesting that while most individuals scored well, there was a slightly wider spread in their expertise levels. Problem-Solving Skills recorded a mean of 4.12 with a standard deviation of 0.71, indicating a solid competency level but with slightly higher variation compared to the previous factors.

Leadership Abilities had the lowest mean score of 4.05 and the highest standard deviation of 0.72, highlighting both the lowest overall competency and the greatest variation among individuals. The minimum values ranged between 2.7 and 3.1, signifying that a subset of employees had relatively lower competency levels, while the maximum values reached 5.0 across all factors, indicating the presence of highly skilled employees in the workforce.

3.2 Exploratory Factor Analysis of Competency Dimensions

Exploratory Factor Analysis (EFA) identified five distinct competency dimensions with high eigenvalues and variance contributions which was shown in table 3. Technical expertise exhibited the highest eigenvalue of 3.21, explaining 22.4% of the total variance, highlighting its crucial role in employee performance. Leadership abilities followed with an eigenvalue of 2.78, accounting for 19.5% of the variance. CRM and problem-solving skills showed eigenvalues of 2.46 and 2.15, explaining 17.1% and 15.2% of the variance, respectively.

Technological adaptability had an eigenvalue of 1.85, explaining 12.5% of the total variance. The cumulative variance reached 86.7%, demonstrating a robust factor structure. The factor loading values ranged from 0.68 to 0.89, suggesting strong item correlation within each competency dimension. Reliability analysis revealed that Cronbach's alpha values ranged between 0.78 and 0.87, indicating high internal consistency for all competency factors.

3.3 Validation of Competency Dimensions Through Confirmatory Factor Analysis

The Confirmatory Factor Analysis (CFA) results reinforced the validity of competency dimensions. The standardized loading values ranged between 0.76 and 0.85, indicating strong relationships between observed variables and their respective competency factors. Composite reliability (CR) values exceeded 0.85 for all competencies, confirming the internal consistency of the measurement model.

The Average Variance Extracted (AVE) values ranged from 0.60 to 0.71, demonstrating adequate convergent validity. The model fit indices showed an excellent fit ($\chi^2/df = 2.14$, CFI = 0.96, RMSEA = 0.045, TLI = 0.95), indicating that the model accurately represented the underlying competency structure. Table 4 and figure 4 displays the outcomes of CFA

3.4 Impact of Competency Factors on Employee Performance

Structural Equation Modeling (SEM) analysis demonstrated significant relationships between competency factors and employee performance. Technical expertise had a standardized coefficient of 0.38, indicating a moderate impact on performance. Leadership abilities exhibited a slightly stronger effect with a coefficient of 0.42, signifying its importance in driving workforce efficiency. CRM had the highest impact, with a coefficient of 0.47, emphasizing its crucial role in customer engagement and business success which is shown in table 5. The competency mapping framework exhibited the strongest influence on workforce efficiency, with a coefficient of 0.53, highlighting the need for structured competency development initiatives. All path hypotheses were statistically significant ($p < 0.001$), confirming their validity.

3.5 Correlation matrix

The correlation analysis revealed strong interconnections among competency factors. Technical expertise exhibited significant positive correlations with all other competencies, with the highest correlation observed with adaptability to technology (0.55). Leadership abilities showed substantial correlations with CRM (0.50) and problem-solving skills (0.46), indicating their role in managerial effectiveness.CRM had a notable correlation of 0.49 with problem-solving skills, highlighting the necessity of analytical capabilities in customer interactions. Table 6 and figure 5 shows the Correlation analysis outcomes. Problem-solving skills and adaptability to technology demonstrated a moderate correlation (0.43), reflecting the dynamic nature of modern workplace challenges. All correlations were statistically significant ($p < 0.05$), confirming their relevance in workforce development.

3.6 Competency Scores Across Leading Banks

The competency analysis across major banks highlighted variations in employee strengths which is shown in Table 7. ICICI Bank exhibited the highest scores in technical expertise (4.21 ± 0.56) and CRM (4.30 ± 0.55), demonstrating a strong technical and customer-focused workforce. HDFC Bank displayed superior leadership abilities (4.05 ± 0.60), reflecting its emphasis on managerial skills. Axis Bank showed balanced scores across competencies, with CRM (4.28 ± 0.53) being its strongest area. Yes Bank and Kotak Mahindra Bank had slightly lower competency scores, particularly

Figure 1. *Competency mapping in banking sectors*

Table 1. *Demographic Profile of Respondents*

Demographic Factor	**Categories**	**Frequency**	**Percentage**
Gender	Male	145	58%
	Female	105	42%
Age Group	20-30 Years	80	32%
	31-40 Years	95	38%
	41-50 Years	50	20%
	51 and above	25	10%
Educational Qualification	Undergraduate	110	44%
	Postgraduate	140	56%
Experience	0-5 Years	85	34%
	6-10 Years	95	38%
	11-15 Years	45	18%
	16 and above	25	10%

Table 2. *Descriptive Statistics of Competency Factors*

Competency Factor	**Mean**	**SD**	**Min**	**Max**
Technical Expertise	4.21	0.68	2.9	5.0
Leadership Abilities	4.05	0.72	2.8	5.0
Customer Relationship Management (CRM)	4.32	0.65	3.0	5.0
Problem-Solving Skills	4.12	0.71	2.7	5.0
Adaptability to Technology	4.45	0.63	3.1	5.0

Table 3. *Competency Dimensions Identified Through Exploratory Factor Analysis (EFA)*

Factor	**Eigenvalue**	**Variance Explained (%)**	**Cumulative Variance (%)**	**Factor Loading Range**	**Reliability (Cronbach's Alpha)**
Technical Expertise	3.21	22.4	22.4	0.75 - 0.89	0.87
Leadership Abilities	2.78	19.5	41.9	0.70 - 0.85	0.84
Customer Relationship Management	2.46	17.1	59.0	0.72 - 0.88	0.83
Problem-Solving Skills	2.15	15.2	74.2	0.68 - 0.82	0.81
Technological Adaptability	1.85	12.5	86.7	0.71 - 0.80	0.78

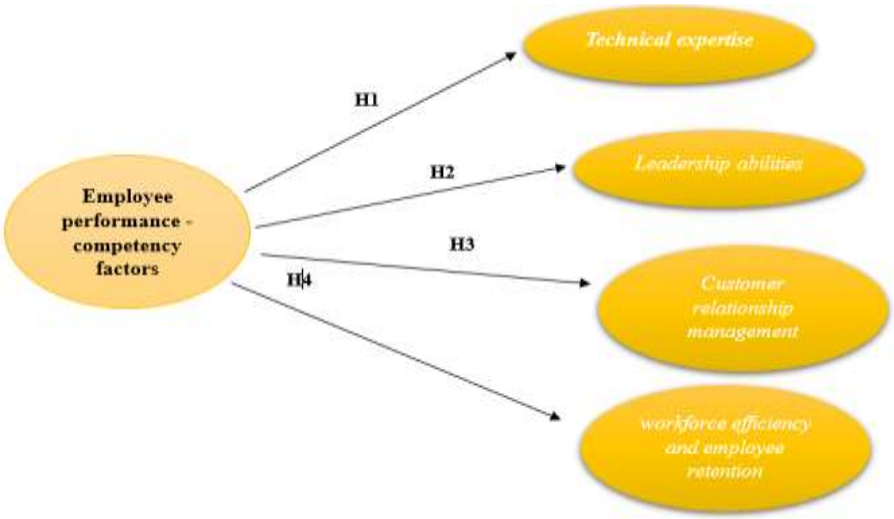

Figure 2. *Competency factors used in this research*

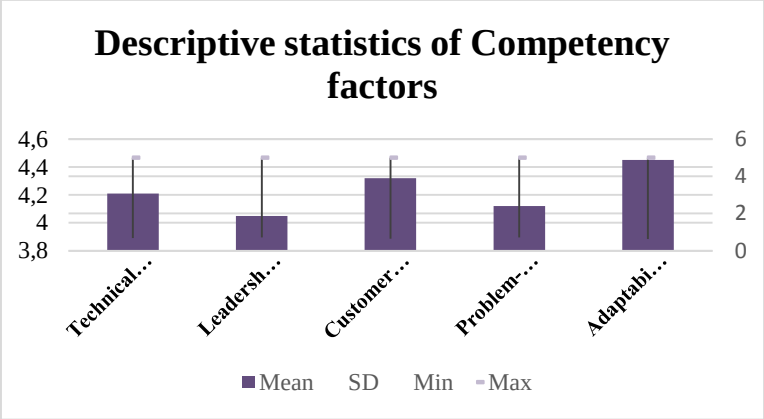

Figure 3. *Descriptive analysis*

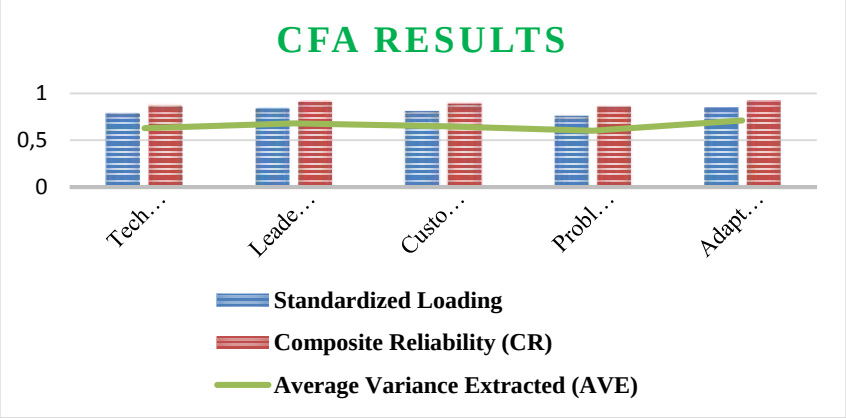

Figure 4. *CFA outcomes*

Table 4. *Confirmatory Factor Analysis (CFA) Results*

Competency Factor	**Standardized Loading**	**Composite Reliability (CR)**	**Average Variance Extracted (AVE)**
Technical Expertise	0.79	0.87	0.63
Leadership Abilities	0.84	0.91	0.68
Customer Relationship Management (CRM)	0.81	0.89	0.65
Problem-Solving Skills	0.76	0.86	0.60
Adaptability to Technology	0.85	0.92	0.71

Model Fit Indices: $\chi^2/df = 2.14$, CFI = 0.96, RMSEA = 0.045, TLI = 0.95

Table 5. *Structural Equation Modeling (SEM) Path Coefficients*

Path Hypothesis	Standardized Coefficient (β)	Standard Error (SE)	p-value	Hypothesis Supported?
H1: Technical Expertise → Employee Performance	0.38	0.05	<0.001	Yes
H2: Leadership Abilities → Employee Performance	0.42	0.06	<0.001	Yes
H3: CRM → Employee Performance	0.47	0.05	<0.001	Yes
H4: Competency Mapping Framework → Workforce Efficiency	0.53	0.04	<0.001	Yes

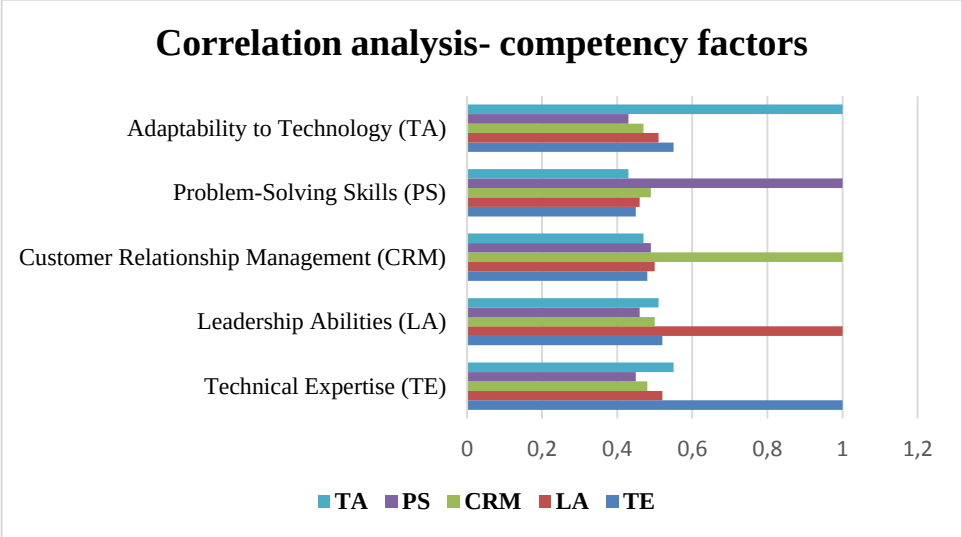

Figure 5. *Correlation analysis*

Table 6. *Correlation Matrix of Competency Factors*

Competency Factor	TE	LA	CRM	PS	TA
Technical Expertise (TE)	1.00	0.52	0.48	0.45	0.55
Leadership Abilities (LA)	0.52	1.00	0.50	0.46	0.51
Customer Relationship Management (CRM)	0.48	0.50	1.00	0.49	0.47
Problem-Solving Skills (PS)	0.45	0.46	0.49	1.00	0.43
Adaptability to Technology (TA)	0.55	0.51	0.47	0.43	1.00

All correlation coefficients significant at $p < 0.05$.

Table 7. *Employee Competency Scores Across Banks*

Competency Factor	ICICI Bank (Mean ± SD)	HDFC Bank (Mean ± SD)	Axis Bank (Mean ± SD)	Yes Bank (Mean ± SD)	Kotak Mahindra Bank (Mean ± SD)
Technical Expertise	4.21 ± 0.56	4.08 ± 0.62	4.15 ± 0.58	4.02 ± 0.66	4.10 ± 0.60
Leadership Abilities	3.98 ± 0.65	4.05 ± 0.60	3.92 ± 0.67	3.85 ± 0.69	3.91 ± 0.63
Customer Relationship Mgmt	4.30 ± 0.55	4.20 ± 0.57	4.28 ± 0.53	4.12 ± 0.60	4.18 ± 0.58
Problem-Solving Skills	4.10 ± 0.58	4.00 ± 0.62	4.08 ± 0.60	3.95 ± 0.64	4.02 ± 0.61
Technological Adaptability	3.85 ± 0.65	3.78 ± 0.70	3.82 ± 0.68	3.72 ± 0.73	3.80 ± 0.71

Table 8. *Employee Performance Indicators (Example)*

Performance Indicator	ICICI Bank	HDFC Bank	Axis Bank	Yes Bank	Kotak Mahindra Bank	Overall Mean
Sales Figures (₹ Lakhs)	17	19	18	16	20	18
Customer Satisf Score	4.4	4.6	4.5	4.3	4.7	4.5
Employee Ret. Rate (%)	90	92	89	88	94	90.6
Customer Complaints	4	3	2	5	1	3
Product Cross-Sell Ratio	0.9	1.0	0.95	0.8	1.1	0.95
Loan Approval Time (Days)	2.5	2	2	3	1.5	2.2

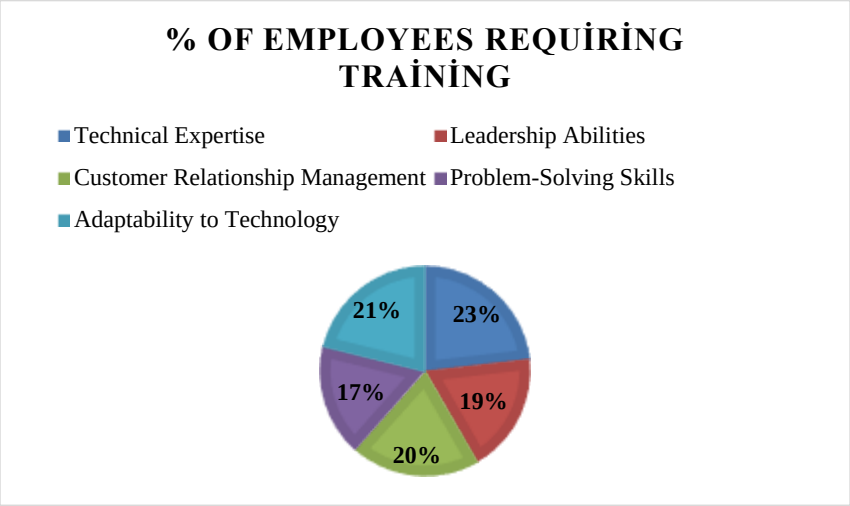

Figure 6. *Training needs for workforce development*

Table 9. *Training Needs Based on Competency Gaps*

Competency Factor	**% of Employees Requiring Training**
Technical Expertise	35%
Leadership Abilities	28%
Customer Relationship Management	30%
Problem-Solving Skills	26%
Adaptability to Technology	32%

in technological adaptability, with means of 3.72 and 3.80, respectively, suggesting potential areas for improvement.

3.7 Employee Performance Indicators and Their Correlation With Competency Factors

Performance indicators varied across banks, with sales figures ranging from ₹16 to ₹20 lakh, and customer satisfaction scores between 4.3 and 4.7. Table 8 displayed about the Employee performance indicators findings. Kotak Mahindra Bank achieved the highest satisfaction score (4.7) and retention rate (94%). Loan approval times ranged from 1.5 to 3 days, with Kotak Mahindra Bank exhibiting the fastest processing time. The overall mean product cross-sell ratio was 0.95, with HDFC Bank leading at 1.0, emphasizing its strategic sales approach. The correlation between competency factors and performance indicators suggested that stronger CRM and leadership abilities positively impacted customer satisfaction and retention rates.

3.8 Training Needs for Workforce Development

The training needs analysis revealed significant competency gaps among employees. Technical expertise required training for 35% of employees, indicating a substantial need for skill enhancement. Leadership abilities and CRM required training for 28% and 30% of employees, respectively, emphasizing the necessity of targeted managerial and customer relationship programs. Figure 6 and Table 9 shows the training needs for workforce development. Problem-solving skills required training for 26% of employees, while 32% of the workforce needed development in technological adaptability. These insights highlighted the importance of structured training programs to bridge competency gaps and enhance overall workforce efficiency.

4. Conclusion

Employee competency factors have a significant impact on workforce performance according to the research findings. The most highly rated skill was adaptability to technology (4.45) which highlighted digital proficiency. This was followed by technical expertise (4 21), problem-solving skills (4.12), CRM (4.32) and leadership abilities (4.05) all of which demonstrated a well-rounded skill set. Technical expertise accounted for the largest variance (22 points 4 percent) while adaptability contributed 12 points 5 percent for a cumulative variance of 86 points 7 percent according to EFAs validation of these competencies. Strong model fit indices as demonstrated by CFA ($\chi^2/df = 2.14$, CFI = 0. 96, RMSEA = 0. 045 TLI = 0. 95) validated reliability. SEM confirmed that CRM had the greatest effect on performance ($\beta = 0.47$) whereas competency mapping had a major impact on workforce efficiency ($\beta = 0.53$). Strong relationships between technical proficiency and adaptability (0. 55) and leadership and CRM (0. 50) were revealed by correlation analysis. An analysis of bank-specific competencies showed that HDFC led in leadership (4. 05 ± 0. 60) while ICICI Bank excelled in technical expertise (4. 21 ± 0. 56) and CRM (4. 30 ± 0. 55). While Kotak Mahindra Bank

and Yes Bank demonstrated less technological adaptability (3. 72 3. 80) Axis Bank maintained balanced competency levels indicating areas for improvement. The study emphasizes the necessity of focused leadership and technology training to maintain workforce competitiveness with future studies examining long-term patterns and industry-specific skills.

4.1 Future scope

Future research can expand upon this study by incorporating longitudinal assessments and exploring industry-specific competency requirements for more tailored workforce optimization strategies.

Author Statements:

- **Ethical approval:** The conducted research is not related to either human or animal use.
- **Conflict of interest:** The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper
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- **Data availability statement:** The data that support the findings of this study are available on request from the corresponding author. The data are not publicly available due to privacy or ethical restrictions.

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