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**EVALUATION OF THE RELATIONSHIP BETWEEN LEADERSHIP
COMPETENCIES OF THE BRANCHES MANAGERS AND
PERFORMANCE OF RESOURCES MOBILIZATION AND DEBTS
RECEIPT (CASE STUDY: KESHAVARZI BANK BRANCHES OF
TEHRAN)**

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ABSTRACT

In recent decades, the amount of receivable delayed of banks had an increasing growing trend and this situation is severely affected the banking system. In modern banking, several factors affect on the financial resources mobilization trend and debts receipt of banks. Information technology and communication, human resources skills, diversity and quality of banking services, customer satisfaction and environmental desirability are important tools for attracting financial optimal resources and debts receipt are in the banks. On the other hand, the acquisition of leadership competencies by organization managers and use it to promote monetary and financial performance of bank branches can play a significant role in accelerating the financial resources mobilization trend and debts receipt. This paper tries to assess the impact of leadership competencies on performance of resources mobilization and debts receipt, the necessity of effective leadership in the bank has been reviewed and identifies the important factors that could lead to resources mobilization and debts receipt. Populations consisted of managers of branches of the Keshavarzi Bank were elected in Tehran. In order to collect data from questionnaire tools and test data analysis, structural equations modeling test with the PLS software was used. The results indicate a positive impact of competence leadership as much as 20% on the performance of resources mobilization, and debts receipt.

Keywords: Leadership competencies, Resources mobilization, Debts receipt, structural equations modeling

INTRODUCTION

In recent years the amount of past maturity debts and increased delayed and this confronted the state of the banking system in crisis. According to central bank report the amount of past maturity debts and delayed of banks and credit institutions increased by 22 percent compared to March 2008 on the February 2009 reached 450,108 billion Rials (Alem Tabriz et al, 2009). In the banking the situation of bank is not the same with each other banks and factors affects on financial resources mobilization are different for each bank branches. The factors of information and communications technology, skill, manpower employed in banks, variety and quality of banking services, customer's satisfaction to employee and internal environment suitability and location of branches are of the factors that affect on attracting financial optimal resources. According to most of services is provided by human resources in the banks and mobilization of resources at the level of international standards require skillful and trained employees therefore, employees must have the ability to use new technologies and have the best interact with customers and to identify, analyze the customer problems and providing appropriate solutions. Excellent leadership, support the organization in the proper management of human resources. It can strengthen the management skills of heads of branches of banks and credit institutions to assist in this

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matter. One of the skills associated with managers is having and achieved leadership competencies by heads and uses them to improve performance of bank branches. Success of performance in the Keshavarzi Bank includes: percent of total assets, percent of net profit growth, percent of return and reduced delayed debts ratio. Actions taken in the bank are establishment of competency assessment center.

The main priority is development and empowerment of employee through training required assessors based on the geographical distribution of managements and the main focus of this program is to empower managers and achieve business competence from them (Mishkin, 1999). It seems that the success of the Keshavarzi Bank branches in resources mobilization and debts receipt is influenced by managers' leadership competencies of the branch. So the main question arises whether can search the roots of debts receipt and resources mobilization in the managers' leadership competencies in the Keshavarzi Bank with degree in Tehran?

Examine the relationship between leadership competencies and performance of resources mobilization and debts receipt at the level of bank branches affected by degree of branches (including internal environment desirability of branches, desirability of branches location, service quality, variety, service of branches, etc.) and should be deal with the relationship between heads' leadership competency of branches and performance of resources mobilization and debts receipt.

Literature review

Krsted (1998) believes that the competence approach is not a new approach in Human Resources Management and Romans; in an effort to achieve part and detailed characters of a good roman soldier it was used. The methodology was based on the competency in form of modern and new by the company Hey-Mokbr founded by prominent psychologist of Harvard University David McClelland and was presented in the late 1960s and early 1970s.

McClelland began with the definition of the competency variables that could predict job performance under gender, race or were not influenced by socioeconomic factors. His studies helped to identify various aspects of performance (Fathi and Shabani Rovai, 2006).

Measure of bank efficiency as the most important institutions in every economic system and compare the efficiency of financial institutions to other organizations, including the important issues that are currently being considered in the economic literature. Thus, the important role of banks in developed countries as well as multiple branches, evaluation of bank branches performance becomes important.

Measurement of the branches' performance takes place by comparing the inputs and outputs of the branches. Important inputs branch number, number of employees, administrative and personnel costs and other fees (including fees, paid interest, commission and savings bonus) can be cited. The key outcomes are: total branch income, resources mobilization, debts receipt, and facilities (Alem Tabriz et al, 2009). So human resources in general and specifically the managers' leadership competencies of the branches, performance measure input and output branches, mobilizing the resources and debts receipt.

McClelland in 1970s introduced the competency as predictors of employee's success in job. His competency explained as "benchmark selection". Then in 1982, along with his colleagues in the book "manager's competency" gave the first definition: individual's root characteristics (characteristics motivation, skills, social roles and collection of knowledge) that he uses to perform tasks (Clelland, 1973).

Competency is knowledge, skills and measurable behaviors that lead to career success (Zahid Sheikh, 2010). Competence refers to the behavioral characteristics of an individual, leading to efficiency or superior performance in a job. In determining the required competencies of managers and leaders two basis is important, performance results and individual's characteristics needed for successful and superior performance (Zahedi and Sheikh, 2010, quoted in Horton, 2003). In this paper, both approaches are considered and merit means a basis of management performance helps people to be effective leaders (Hahn Beck et al, 2006). These competencies include knowledge, skill, ability and characteristics that

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leaders need to do their job and roles perfectly (Dess et al, 2011). According to Cutter (1990) leaders are responsible for three main roles: direction, make up and motivate people and inspire them.

Leadership needed to competencies to fulfill these roles. Ryan is also another category of leadership competencies that include: leadership skills, interpersonal skills / motivation, strategic direction skills, planning and implementation skills, team building skills and ethics, and flexibility skills are skills related to the community (Host and Bekler, 1996). These competencies are related to service organizations that will be used to assess the competences of leadership. The main purpose of this article and resources mobilization was investigate the relationship between core competencies of leadership among of heads of the branches of the Keshavarzi Bank in Tehran and debts receipt. Among the effects of eight factors of competency on resources mobilization and debts receipt examined separately and in the independent and apart setting the simultaneous influence of factor loadings and impact rates are calculated.

Resources mobilization is to collect any source of money for the bank, so that obtained funds can be used for any purposes (purchase of assets , granting loans, etc.) (Mirjalili and Aqa Nazary, 2000). Bank deposits in the banking in a general division are divided into three groups (current deposits, savings deposits and long-term deposits); deposits briefly comprise the various methods of resources mobilization in banking (Faraji, 2000). One of the main problems currently banks and financial and credit institutions confronted, is their delayed debts and receivables loans, because paid facilities are not fully reimbursed by the clients and some of the facilities as claims that still has not been received, remains in the account. This problem is one of basic problems of bank system in the country.

Therefore, research in this area and finding the roots of the problem in order to prevent growth delayed debts in granting facilities or receipt them potentially and actually, creation of new revenue has increased and will provide planning power of these institutions in relation to resources consumption and higher income (Zahedi and Sheikh, 2010). Debts receipt defined as paid installments of received facility and collect various debts from bank customers (Mirjalili and Aqaanazary, 2000). Lawler examined the importance of competency in the evolution of organizations. He surveyed the trend of organizations based on job analysis into competency-based organizations. He in this review stated the competency as one of the important success principle; it would have caused a large number of today's organizations, to employ management methods of merit-based human resources (Lawler, 1994).

The main hypothesis: There is a positive correlation between leadership competencies of heads of the branches of the Keshavarzi Bank in Tehran and resources mobilization / debts receipt.

In banking, the base of bank activities is interest-based. So the banks by paying interest attracted people's deposits, and on the other hand, giving the credit and loan to natural and legal persons receive them interest. The difference between interests the banks received of investors and paid interests of them to investors, after deducting operating costs of bank, formed the profit of bank. Therefore, commercial and specialized banks, like other businesses – economic agencies seek to maximize their profits, however, for profit instead of buying goods at lower prices and selling them at much greater cost with received loan of depositors with lower interest and grant loans to borrowers with higher interest, try to higher profit (Nirimand and Ranjbar, 2010). In any business, especially directorship skills are considered necessary for success. Seven skills of management in success of business, including adaptability, emotional intelligence, self-awareness, determination, purposeful, collaboration skills, innovate and execute all manpower effort and move toward innovation and this is not the task of special persons.

Manager should be someone that everyone got a new idea, refer to him. Leadership means you have gotten to this understanding that you do not necessarily to get creative ideas but all members are responsible for this task.

Hypotheses and research model

Sub-hypothesis 1: There is a significant positive relationship between the heads' leadership skills of the branches of the Keshavarzi Bank in Tehran and equipment resources mobilization.

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Sub-hypothesis 2: There is a significant positive relationship between the heads' leadership skills of the branches of the Keshavarzi Bank in Tehran and debts receipt.

The lack of interpersonal skills imposes too many costs (financial and psychological costs) to the organization. So lack of interpersonal skills can increase conflict and destruction and have damages at different levels inter-organization and intra-organization.

Sub-hypothesis 3: There is a significant positive relationship between interpersonal skills / motivation of the heads of the branches of the Keshavarzi Bank in Tehran and equipment resources mobilization.

Sub-hypothesis 4: There is a significant positive relationship between interpersonal skills / motivation of the heads of the branches of the Keshavarzi Bank in Tehran and debts receipt.

Catch securities and support in general is not necessary and sufficient condition for granting facilities, in other words, this is just a cover for compensate the possible changes in the conditions after received the facilities. Accordingly should be said correct the attitude and replace it with attitude and principles consistent with convention of applied monitoring on process of granting the facilities means proper and thorough investigation of requests of facility from economic, financial and technical dimensions, determine customers' competency based on their ability to repay received loans is necessities of success the financial institutions and guaranteed return the expected profit and invest. This however does not mean that no attention paid to receive securities in exchange for loans but besides implementing regulatory policies in granting facilities, best way to get a reliable securities, easily accessible, legal and firm that prevent damage to the lender institution and can be compensated the losses of institution by this securities is necessary (Babaei Zaklili, 2006).

Sub hypothesis 5: There is a significant positive relationship between strategic orientation skills of the heads of the branches of the Keshavarzi Bank in Tehran and equipment resources mobilization.

Sub hypothesis 6: There is a significant positive relationship between strategic orientation skills of the heads of the branches of the Keshavarzi Bank in Tehran and debts receipt .

The quality of employee's performance of financial institutions and banks, especially officials of branches has a crucial and determining role in the volume of delayed debts, because when they grant facilities to customers, enabling them to better identify and assess and must comment about the grade of the receipt or non-receipt of paid facilities in the future. They can be effective in carefully examining the issue of loans and credits and facilities in reducing problems of repaying them in the future (Alipour and Dargahi, 2007).

Sub-hypothesis 7: There is a significant positive relationship between planning and executing of the heads of the branches of the Keshavarzi Bank in Tehran and equipment resources mobilization.

Sub-hypothesis 8: There is a significant positive relationship between planning and executing of the heads of the branches of the Keshavarzi Bank in Tehran and debts receipt .

Sub-hypothesis 9: There is a significant positive relationship between team building and ethics of the heads of the branches of the Keshavarzi Bank in Tehran and equipment resources mobilization.

Sub-hypothesis 10: There is a significant positive relationship between team building and ethics of the heads of the branches of the Keshavarzi Bank in Tehran and debts receipt.

Sub-hypothesis 11: There is a significant positive relationship between communication skills of the heads of the branches of the Keshavarzi Bank in Tehran and equipment resources mobilization.

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Sub-hypothesis 12: There is a significant positive relationship between communication skills of the heads of the branches of the Keshavarzi Bank in Tehran and debts receipt.

What is today emphasized, self-responsibility, effort of all staff and stakeholders on debts receipt and priorities the this important issue in finance and credit and banking activities, because the delayed debts on the one hand and involved sources in the credit sector is stagnant and unused on the other hand, have taken opportunity of use other customers of these resources institutions and consequently reduces profitability (Dehghanian, 2007).

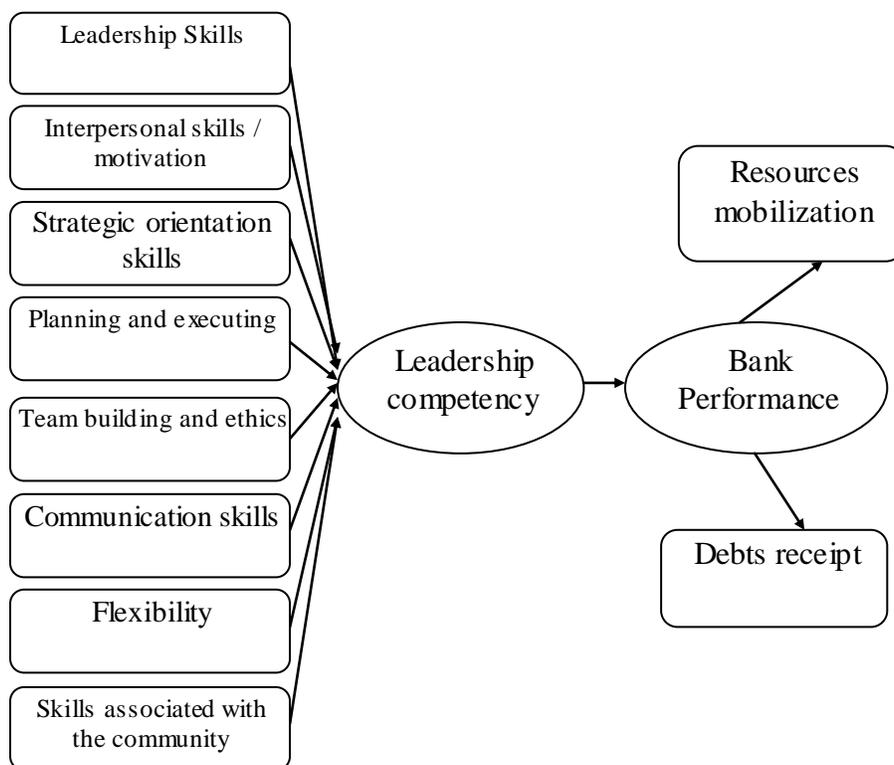


Figure 1. Research Conceptual Model

Sub-hypothesis 13: There is a significant positive relationship between flexibility of the heads of the branches of the Keshavarzi Bank in Tehran and equipment resources mobilization.

Sub-hypothesis 14: There is a significant positive relationship between flexibility of the heads of the branches of the Keshavarzi Bank in Tehran and debts receipt.

Flexibility is the ability of a manager to understand environmental changes and respond quickly and effectively to change. The environmental changing can be technological and business changes or changing customer's needs. The term "flexibility" describes the response speed and strength in the face of internal and external events of organization. Flexible organizations must not only be responsive to the changes, but with a suitable arrangement must be capable of achieving competitive advantages (Babaei Zaklili, 2006).

Sub-hypothesis 15: There is a significant positive relationship between skills associated with the community of the heads of the branches of the Keshavarzi Bank in Tehran and equipment resources mobilization.

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Sub-hypothesis 16: There is a significant positive relationship between skills associated with the community of the heads of the branches of the Keshavarzi Bank in Tehran and debts receipt.

RESEARCH METHODOLOGY

Considering that the aim of this paper was to determine empirical relations with respect to effects of leadership competencies of chiefs of branches on performance resources mobilization and debts receipt, in terms of the application, and the method of data collection is descriptive-correlational. Most important methods of data collection in this study are library research and field researches.

Table 1: Cronbach's alpha coefficient of questionnaire

Factor	Number of Q	Cronbach's alpha
Leadership Skills	7	0.735
Interpersonal skills / Motivation	12	0.789
Strategic orientation skills	7	0.727
Planning and executing	8	0.712
Team building and ethics	7	0.797
Communication skills	7	0.839
Flexibility	2	0.825
Skills associated with the community	4	0.706
Total questionnaire	54	0.801

Extracted questionnaire based on literature and previous research, consists of three main parts, technical questions (54), and general demographic information of respondents (5 questions).

In order to assess the reliability of the questionnaire and calculation of internal consistency of tools Cronbach's alpha coefficient was used that the values for each indicator have been presented Table (1). Given the value of Cronbach's alpha coefficient is greater than 0/7 so the reliability of the questionnaire is necessary and has sufficient reliability. Poor measurements can unlawful and invalid any scientific research (Radfar and Rezai Malek, 2013). In narrative discussion of the nature of reality in general is questioned. Credit can be studied without inquiry about the scale of the variables, but the research is not possible without the study of nature and meaning of variables (Hassanzadeh and Habibi, 2010). In this study, content validity, Kaiser-Meyer-Olkin Measure (KMO) Bartlett's test and confirmatory factor analysis of the questionnaire is reviewed.

Table 2: Bartlett's test

KMO Bartlett's test levels		0.828
Bartlett's test coefficients	Chi 2	605.851
	Degrees of freedom	325
	Sig.	0.000

Given that the Bartlett test is higher than 0/8 the questionnaire used in the paper has factorial validity. Structural equations model is a comprehensive statistical approach to testing hypotheses about the relationships between variables are observed and latent variables (Aqa Nazari, 2007). Through this approach could testing acceptable theoretical models in certain communities by using data correlation non-experiment and experiment (Azar et al, 2012). In this way, statistical modeling technique included other techniques such as multiple variables regression, factor analysis, path analysis, its main focus is on latent variables are measured by scalable indicators and explicit variables are defined.

Using this method, we can analyzed causal relationships between variables that are not directly observable, due to errors of inference and correlation and severity impact of every on each other.

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In this paper, Smart PLS software used to examine the relationships among variables. As mentioned above, the internal model is similar to the structural model in structural equation models. The internal model had shown the variables factorial loads.

After testing the external model it is needed to test the internal model that represents the relationship between latent variables in the study, will be presented. Internal model can be used to evaluate the research hypotheses. Based on the amount of T statistic the models must be greater than 1/96 (Bazargan et al, 2001).

RESULTS

The 78 subjects of population, 79% was male and 21% female, 2/6 percent of people aged between 22 to 28 years, 23/1 percent aged between 29 to 35 years, 53/8 percent aged between 36 to 45 and 20/5 percent of the samples were greater than 46 years. 5/1 percent of individuals with a experience of less than 5 years old, 2/6 percent of individuals with a experience between 5 and 10 years and 62/2 percent of individuals with a experience between 10 and 20 years, and 23/1 percent of the sample with a experience of over 21 years.

In terms of education 1/5 percent of individuals with Diploma Degrees, 11/5 with Associate Degree, 66/7 percent of individuals with Bachelors Degrees and 16/7 percent of individuals with Master's Degrees. 32.1 percent of individuals were banking expert, 82/1 percent of individuals were head and 17/9 percent of individuals were middle managers of the Keshavarzi Bank.

To examine the main research hypothesis structural equation modeling and significant coefficient chart and path analysis were used.

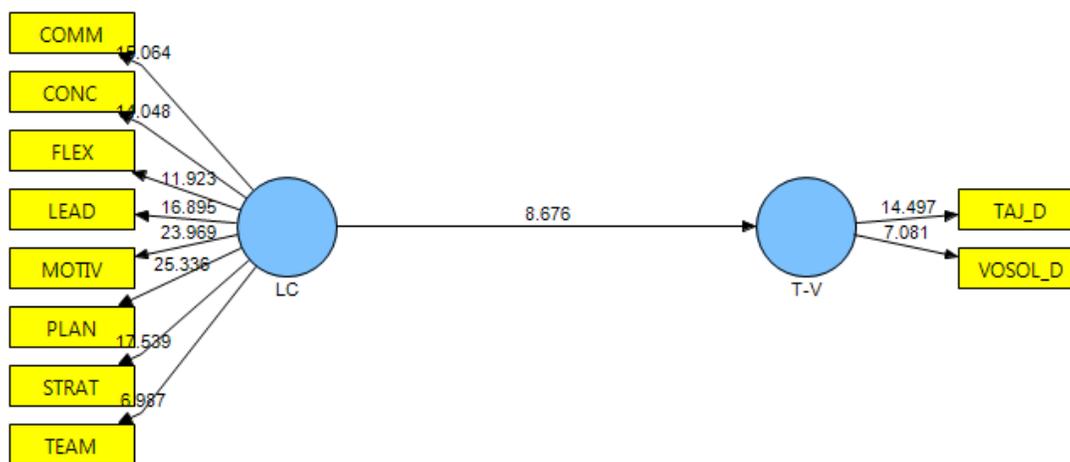


Figure 2: Research proposed model in significant state (main hypothesis)

Figure 2 shows the significant impact of leadership competencies on the bank's performance. Number shown of T value, is (significant factor). Significant coefficient higher that +1/96 indicating a positive effect, if they are smaller than -1/96 indicating the negative effect but significant of the independent variable on the dependent variable.

If was between +1/96 and -1/96 there is no significant effect. As it is clear the impact of leadership competencies on the performance of resources mobilization / debts receipt, given that the value of T is greater than +1/96 is significant. So the first requirement for admission of the main research hypothesis exists. In Figure 3 significant coefficients is shown statistically that indicates 44 percent of the impact of leadership competencies on the bank's performance. So the first research hypothesis is accepted.

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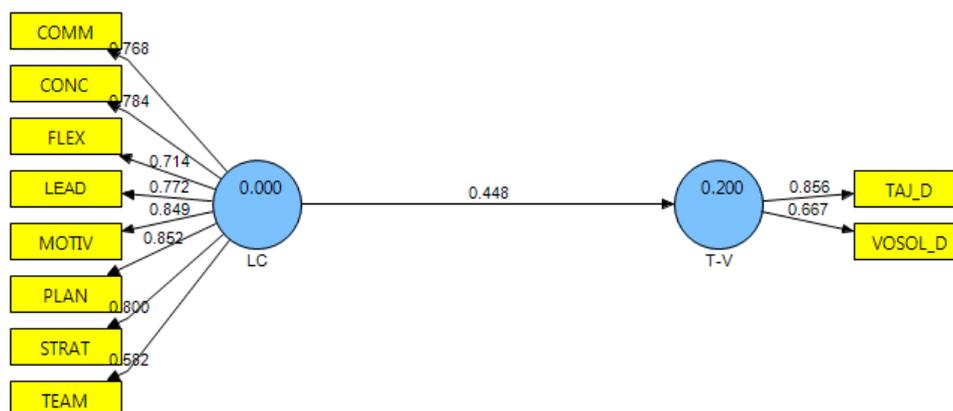


Figure 3. Research proposed model in the standard coefficients (factorial loadings in the original hypothesis)

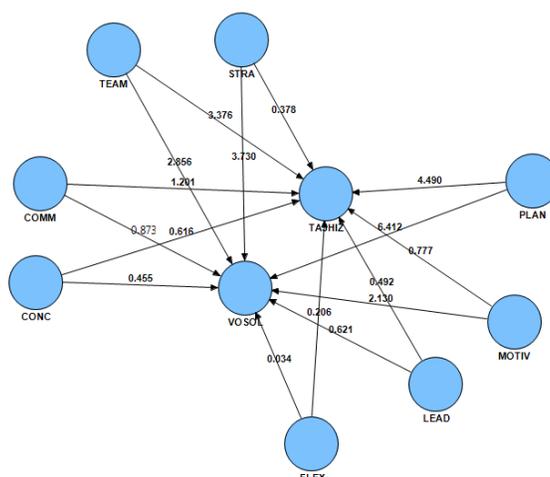


Figure 4. Model of t-value impact of leadership competencies on the performance of resources mobilization and debts receipt

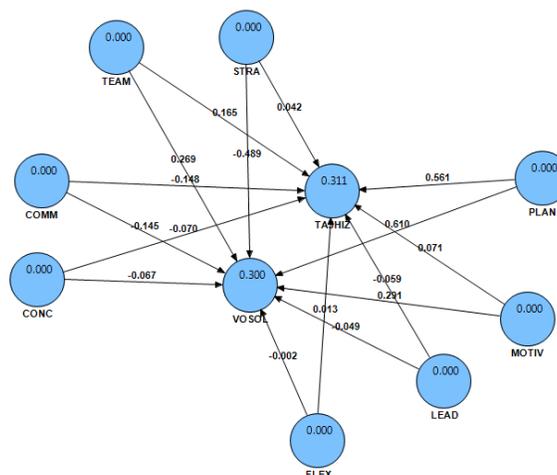


Figure 5. Path coefficient model of impact of leadership competencies on the performance of resources mobilization and debts receipt

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Examine the secondary research hypotheses in accordance with the following diagram in both the significance status and path coefficients was performed (Fig. 4 and 5) which briefly have been reported in Table 3.

Table 3. Standard path of impacts of leadership competencies on the performance of resources mobilization and debts receipt

H	Path coefficient	Standard error	T-Statistic	result
1	0.05	0.125	0.492	Rejected
2	0.049	0.082	0.621	Rejected
3	0.070	0.082	0.771	Rejected
4	0.290	0.155	2.129	Confirmed
5	0.042	0.113	0.377	Rejected
6	-0.489	0.139	2.730	Rejected
7	0.560	0.136	4.490	Confirmed
8	0.610	0.098	6.412	Confirmed
9	0.0164	0.048	3.375	Confirmed
10	0.269	0.096	2.856	Confirmed
11	-0.146	0.136	1.200	Rejected
12	0.145	0.177	0.875	Rejected
13	0.013	0.066	0.205	Rejected
14	-0.003	0.074	0.034	Rejected
15	0.026	0.120	0.616	Rejected
16	-0.066	0.162	0.455	Rejected

DISCUSSION AND CONCLUSION

Figure 6 shows the mean dimensions of leadership competencies in organizations is examined. At first glance, it could be said that the status of all sizes around the average sample is (number 3). But by comparing the size it can be seen the team building and ethics is more appropriate than the other dimensions.

The results indicate that the level of indicators analysis, 15 indices of leadership competencies indicators are in good condition and other indicators are in middle status or below middle.

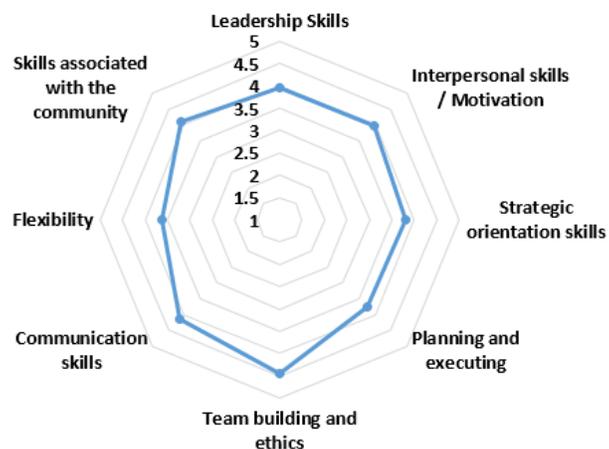


Figure 6. Average dimensions of leadership competencies

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Ranking is the most important factors associated with leadership competencies based on the results of structural equations modeling (in the external model) respectively allocated to interpersonal skills - motivation, planning and executing, skills associated with the community, strategic orientation skills, communication skills, leadership, flexibility, team-building and ethics. Figure 7 shows the mean performance of resources mobilization and debts receipt of branches in Tehran that is much better at mobilizing resources than debts receipt.

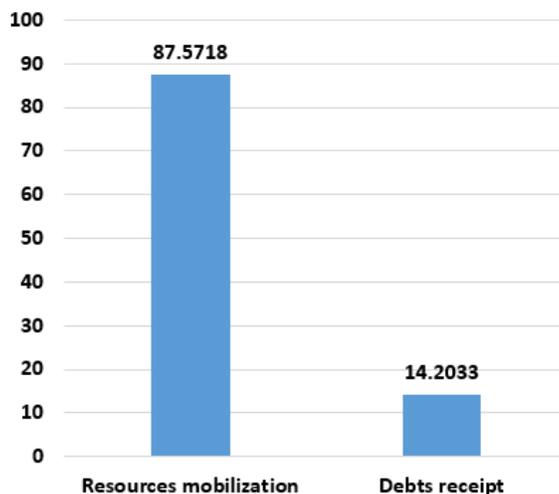


Figure 7. Mean indices in the knowledge transfer process

Results show leadership competencies on the performance of resources mobilization and debts receipt in the branches of the Keshavarzi Bank of Tehran has a significant positive impact. The degree of relationship between these two variables is 0/448. In other words we can say that 20% of the changes in performance of resources mobilization and 20% debts receipt are projected by the leadership competencies and 45% changes in the Bank's financial performance are enhanced by the competence of managers in a positive direction. Now the dimensions of leadership skills, interpersonal skills - motivation, planning and executing, skills associated with the community, strategic orientation skills, communication skills, leadership, flexibility, team-building and ethics in the branches of the Keshavarzi Bank of Tehran in promotion of performance of resources mobilization and debts receipt are organized and as a functional infrastructure improvements in improvement of financial performance are considered. According to the results of research secondary assumptions, strategic orientation skills of heads, flexibility, communication skills, and associated with the community could not provided the performance improvement of resources mobilization and debts receipt. After interpersonal skills and motivation as much as 30% on the debts receipt, team-building skills and ethics to the extent of 56% of the resources mobilization and as much as 61% on the debts receipt and team-building skills and ethics could provide performance improvement of debts receipt up to 27% and resources mobilization up to 16%.

These factors of competencies are the most influential factors in the performance improvement of debts receipt and resources mobilization of branches. Therefore, the organization support of managers to advance and enhance their competences in the listed field can be about 50% in favor of the organization. Accordingly, it is recommended:

- Inappropriate processes and procedures be reviewed and, if necessary, be removed. It could allow people to discuss such in relation to the problems and through improper procedures and methods are identified. This requires senior manager's support, providing enough time to qualified personnel and appropriate rewards.

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- People's confidential information is protected. Managers' information has a key role in the branches. Managers and heads of branches have to deal constructively with failures and mistakes and do not forget to keep learning.
- Heads of branches monitor the initial problems before they are not longer being manageable. Manager has not to release issues hopes to be solved in the future and have to adopt the approach towards solving problems at the right time.

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