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DEVELOPING COMMUNICATIVE COMPETENCE IN SALES MANAGERS OF BANKING SECTOR

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The article looks at the problem of communicative competence of sales managers in bank sector and analyzes the results of research in building communicative competence.

Key words: communicative skills, sales managers of bank sector, competence in banking business.

РАЗВИТИЕ КОММУНИКАТИВНОЙ КОМПЕТЕНТНОСТИ МЕНЕДЖЕРОВ ПО ПРОДАЖАМ В СФЕРЕ ПРЕДОСТАВЛЕНИЯ БАНКОВСКИХ УСЛУГ

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В статье рассматривается коммуникативная компетентность менеджеров по продажам в сфере предоставления банковских услуг, анализируются результаты исследования по развитию коммуникативной компетентности.

Ключевые слова: коммуникативная компетентность, менеджеры по продажам в сфере банковских услуг, компетентность в банковском бизнесе.

Presently, companies of bank sector offer practically the same range of services and products. Therefore, communicative competence of their sales managers becomes the most essential competitive advantage. The quality of customer service

depends on communicative competence of sales managers, which in its turn contributes to the competitive advantage of a bank.

Human resources specialists and agencies dealing with implementation of business programmes and heads of business units state that sales managers at the beginning of their career lack professionalism and communicative competence necessary for efficient interaction with the customers.

Researchers apply various terms to denote professional characteristics in their studies of communicative competence, such as communicative interaction (L.A.Shipilina), communicative skills (A.N. Leontiev, I.P.Rachenko, V.A.Yakunin), communicativeness (N.N.Obozov, R.A.Paroshina), communicative characteristics, personality characteristics (B.G.Ananiev, A.A.Bodalev, V.A.Kan-Kalik, V.A.Labunskaya, A.V.Mudrik, L.A. Petrovskaya).

Pragmatist approach views communication as a process of establishing and developing contacts between people, induced by the need in collaborative activity, which involves information exchange.

Communicative competence includes ability to clearly express ideas, convince, provide arguments, convey pragmatic and emotional information, establish interpersonal ties, comply one's actions with those of colleagues, choose optimal communication style in various business situations, start and maintain dialogue [3].

L.A.Petrovskaya views communicative competence as part of what she calls interaction competence (Petrovskaya, 1989).

V.S. Spivak defines communicative competence as a body of knowledge and skills 'in the field of interaction' and views it as an integral component of professional competence of an employee, whose duty includes interacting with people [6].

Competence in banking sector is a comprehensive notion. The customer starts estimating this characteristic in a bank employee immediately by considering the manager's behavior, manner of speech, questions they ask, whether the manager is well-prepared for the discussion. The customer instantly takes notice of all

advantages and faults in the manager's work. Presently, a bank sales manager should not only possess knowledge of the bank's products and services, but have professional skills to efficiently interact with customers. They have to know how to initiate contact with customers easily, put their questions in clear wording, finish the conversation in the right way targeting not only at a one-time sale, but at establishing long-term relations. They have to be able to see the needs of customers, be attentive and tolerant to people with a different mentality, be willing to help, but at the same time stay result-oriented. These are elements of communicative competence of bank sales managers [1].

We assume that the problem of developing communicative competence in bank sales managers has not been properly studied theoretically or practically, which makes this study acute. The hypothesis of the study is an assumption that a standard training programme can help to build communicative competence in bank sales managers.

Astrakhan head office #8625 of JSC Sberbank of Russia was used as an experimental base. 57 employees aged 22-37 with university education working in positions of sales managers took part in the research. The research was conducted in 2012-2013.

The following diagnostic methods and techniques were used to measure results before and after the experiment to prove the hypothesis:

- 1) Expert evaluation method;
- 2) Diagnostic method of communicative and organizational disposition (KOS-2);
- 3) Diagnostic method of communicative mindset, author V.V. Boiko
- 4) Diagnostic method of self-control in communication, author M. Snyder
- 5) Evaluation of sociability level (test by V.F. Ryakhovskiy)
- 6) Mathematical and statistical methods for analysis of psychological data.

In the course of the experiment 3 groups of testees were formed. The first experimental group E1 took the training course in communicative competence, which we have designed.

The second experimental group E2 was delivered a theoretical lecture on techniques of interaction with customers.

The third, control group (CG) did not take any training.

In order to diagnose the problem of communicative competence in the work of bank sales managers experimental observation was conducted prior to the experiment. This helped to detect the following problems in interaction between the sales managers and their clients:

1. When bank sales managers initiate the contact with the customers they act in a very formal manner – they ignore introductory ritual and avoid ice-breaking techniques, but immediately proceed to the discussion of the customer's query.

2. Sales managers omit needs identification stage, but immediately start presenting the bank product or service. This mistake in their behavior causes objections on the side of the client, which creates tension from the very beginning.

3. While presenting the product/service the managers overuse professional bank terminology and provide excessive information without attempting to get any feedback from the client to check whether they understand and welcome the information. This prevents the client from perceiving the information and taking momentary decision.

4. In case of any objections on the side of the client the sales managers do not show any empathy, but proceed with aggressive arguments in favour of the product.

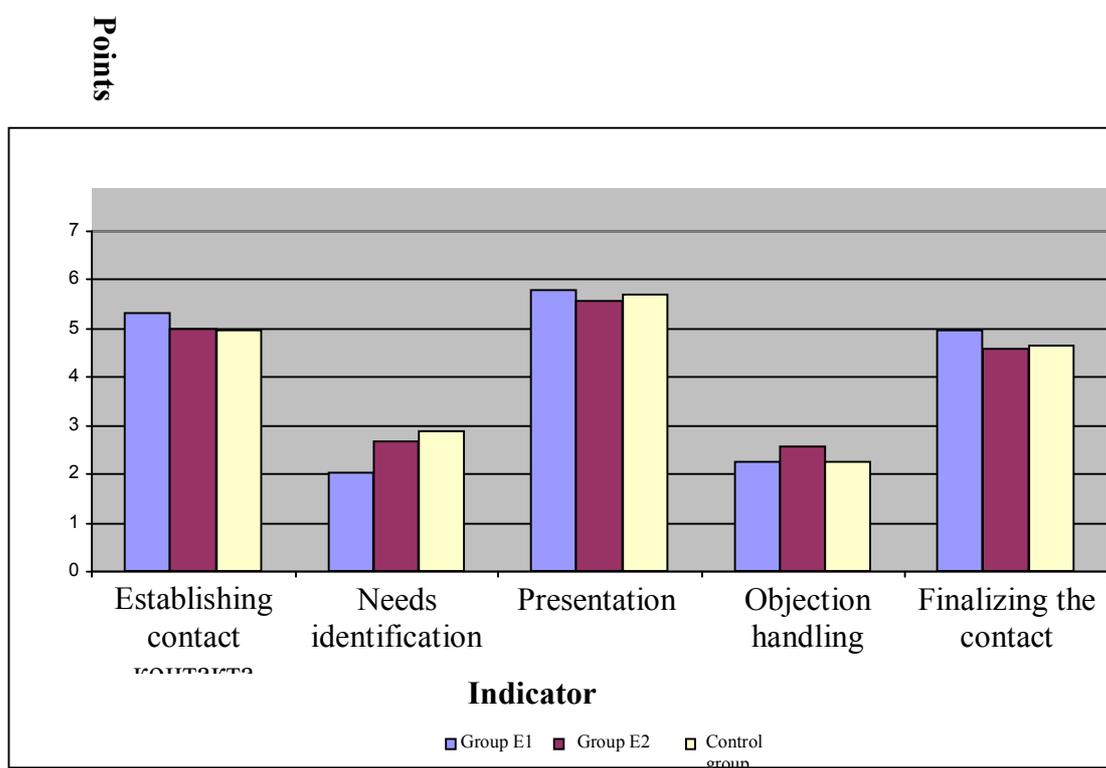
5. At the final stage of closing the deal the sales managers draft the documents or in case of customer refusal omit this stage by just saying 'Good-bye!'

The observation showed the lack of communicative skills at all the stages of interaction with the customers that could make it more efficient.

Next, we will look at the results of diagnostics of communicative competency in bank sales managers.

After diagnostics of communicative competence in professional activity of the bank sales managers with the help of expert evaluation method we have obtained the following results.

With maximum grade of 35 points its average value at primary diagnostics has made 20.37 in E1 group; 20.42 in group E2; 20.42 in CG (control group). The results show intermediate level of communicative skills of the bank sales managers. Expert examination estimates of primary diagnostics, which you can see on the diagram (see Pic.1) show the highest grades at the stage of presentation of bank products and services (E1 = 5,79, E2 = 5,58, CG = 5,68, with 7 being the maximum). The lowest values were diagnosed at the needs identification stage (E1 = 2,05, E2 = 2,68, CG = 2,89) and at objection handling stage (E1 = 2,26, E2 = 2,58, CG = 2,26)



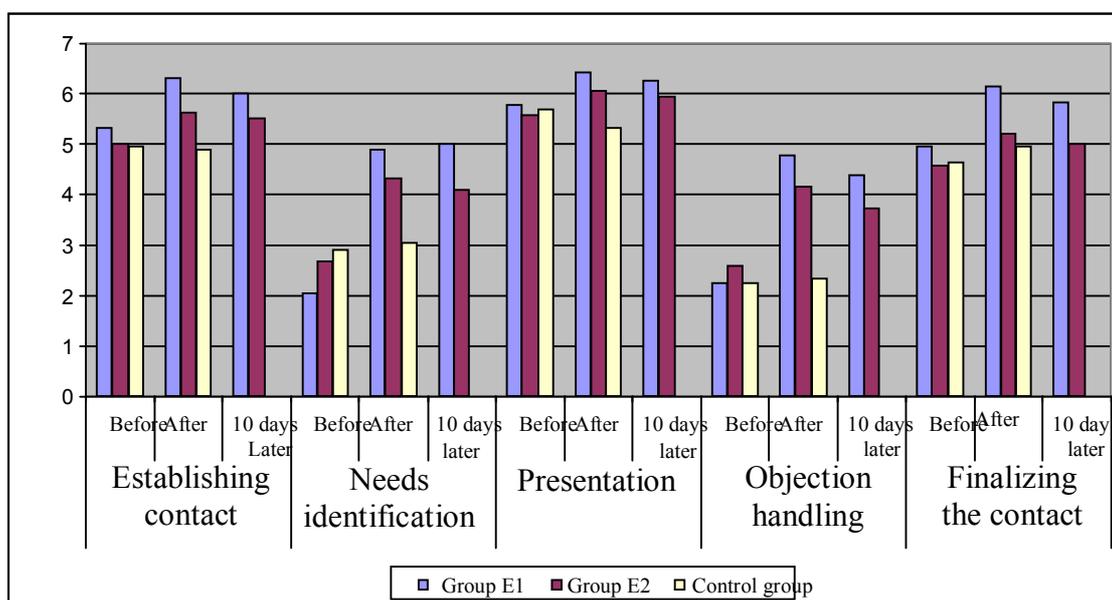
Pic. 1. Results of observation study conducted prior to the experiment

After the training average value of expert estimate indicator has made: in group E1 = 28,58; in E2 = 25,37 and CG = 20,53.

Study of the dynamics in indicators of expert estimate (see Pic.2) has shown considerable difference between the two categories of experimental groups. The

group that was delivered a theoretical lecture shows less significant growth of expert estimate indicators than the group, which took the training course.

Expert estimate after the experiment and 10 days later shows the lowest values at needs identification stage and objection handling stage. We assume that it might be connected with the lack of practice of these skills during the training or lack of motivation of the bank sales managers to learning the material.



Pic. 2. Dynamics of average indicators values after expert examination

Diagnostics of communicative skills with the help of the method to detect communicative and organizational disposition (KOS-2) has shown the following results: with maximal value of 20 points, an average value at primary diagnostics has made: 14.95 in E1 group, 13.74 in E2 group, 14.68 in control group. After the training average indicator value of communicative disposition has made: E1 = 16.16; E2 = 14.95 and CG = 14.63; and 10 days after the training E1 = 16.63; E2 = 14.47.

The indicators show that managers have become more flexible in unfamiliar circumstances, more active in communication and able to take decisions in difficult and non-routine situations. They have developed a need in communicative activity and have become more proactive.

The following results were obtained with the use of Boiko diagnostic method of communicative mindset: with an average value of 33 and a higher value denoting the presence of a negative mindset, the average value of the indicator of communicative mindset during primary diagnostics has made $E1 = 34,26$; $E2 = 35,47$ and $CG = 42,47$. The obtained data shows evident negative mindset of bank sales managers.

The high value of the indicator 'communicative mindset' can be explained by the high value of indicator 'unrevealed cruelty to people'. Notably, the value of this characteristic remains high even after the training and 10 days later.

We assume that the high value of indicator 'unrevealed cruelty to people' can be explained by emotional tension, caused by the communication with the clients.

After the training average value of communicative mindset indicator made 31,47 in E1, 31,47 in E2, and 41,21 in control group; 10 days later: $E1 = 30,05$; $E2 = 32,32$.

Average value of communicative tolerance during primary testing was 32,42 in E1, 31,26 in E2 and 35,16 in control group.

The obtained data is indicative of an average level of communicative tolerance in bank sales managers.

After the training average value of communicative tolerance has made $E1 = 23,42$; $E2 = 25,32$ and 35,21 in control group. 10 day later $E1 = 23,84$; and $E2 = 25,37$.

After the diagnostics of self-control in communication according to Snyder method the following results were obtained: maximum value being 10, after primary testing group E1 got 5,79 points, $E2 = 5,21$ points and control group = 5.42. Thus, we can conclude the average level of self-control in communication in the sales managers of the bank.

After training the average value of the indicator of self-control in communication has made 6,42 points in E1 group, 5,05 points in E2 group and 5,89 in control group; 10 days after the training - $E1 = 6,05$; and $E2 = 5,47$ respectively.

Thus, we can conclude that bank sales managers are capable of active listening and effective conversation.

The results of this test and test 1 are indicative of well-developed active listening ability (indicator value higher than 62 points means that the testee is ‘above average’).

According to sociability test by V.F. Ryakhovskiy average value after primary testing has made 7,42 in E1 group, 10,79 in E2 group and 11,05 in CG. Therefore, we can conclude a high sociability level in the bank sales managers, their readiness for discussions, publicity, curiosity and talkativeness.

By applying the criterion of Kolmogorov-Smirnov for one of the samples we have performed normality testing of quantitative variables (see Table 1). Distribution of the variable Communicative ability after the experiment is considerably different from normal law.

Table 1

Normality Testing

| Variables | Value of Criterion | Significance Level |
|--|--------------------|--------------------|
| Коммуникативные_1_replicate Communicative_1_replicate | 1,344 | 0,054 |
| Organizational_2_replicate | 1,175 | 0,127 |
| Communicative_2_replicate | 1,529 | 0,019 |
| Organizational_2_replicate | 0,962 | 0,313 |
| Communicative_3_replicate | 1,129 | 0,156 |
| Organizational_3_replicate | 0,762 | 0,607 |
| Ryakhovskiy method_1_replicate | 0,768 | 0,597 |
| Ryakhovskiy method_2_replicate | 0,694 | 0,721 |
| Ryakhovskiy method_3_replicate | 0,855 | 0,457 |
| Expert estimate_1_replicate | 0,654 | 0,787 |

| | | | |
|------------------------|----------|-------|-------|
| Expert _2_replicate | estimate | 0,9 | 0,393 |
| Expert _3_replicate | estimate | 0,682 | 0,741 |

For statistical significance testing in the three groups before the experiment we have used one-way analysis of variance (ANOVA) test for independent samples. In Table 4 you can see significant difference in Ryakhovskiy Method scale.

Table 2

Statistical Significance Testing Between the Groups Before the Experiment

| Variable | Value of Criterion | Significance Level |
|---------------------------------------|--------------------|--------------------|
| Communicative_1_replicate | 0,372 | 0,691 |
| Organizational_1_replicate | 0,733 | 0,485 |
| Ryakhovskiy method_1_replicate | 3,656 | 0,032 |
| Expert examination_1_replicate | 0,000 | 1,000 |

To measure the difference from baseline of the variable Communicative Ability in group E1 according to KOS method Friedman test was used, because the distribution after the experiment is considerably different from normal law.

Table 3

Difference from Baseline Significance in Group E1 in Three-Replicate Experiment

| Variables | Valued of criterion | Level of Importance |
|------------------------------|---------------------|---------------------|
| Communicative ability | 9,574 | 0,008 |
| Organizational ability | 3,672 | 0,159 |
| Ryakhovskiy method | 2,246 | 0,325 |
| Expert estimate | 31,459 | 0,000 |

We have conducted similar calculations in group E2 (see Table 3). Difference from baseline significance is visible in variables ‘communicative ability’ and ‘expert

examination' and there is a tendency towards considerable difference in Ryakhovskiy method scale.

Table 4

Difference from Baseline Significance in Group E2 in Three-Replicate

Experiment

| Variables | Value of criterion | Level of importance |
|---------------------------|--------------------|---------------------|
| Communicative | 6,125 | 0,047 |
| Organizational | 0,644 | 0,725 |
| Ryakhovskiy method | 4,986 | 0,083 |
| Expert estimate | 31,681 | 0,000 |

Wilcoxon signed-rank test was used to measure the difference from baseline significance before and after the experiment in variable Communicative Ability in control group as distribution of this variable after the second replicate is considerably different from normal law. For other variables Student's *t*-test for dependent samples was used (see Table 4). Table 7 shows the absence of statistically significant change in control group before and after the experiment.

Table 5

Difference from Baseline Significance in Control Group in Three-Replicate

Experiment

| Variables | Value of Criterion | Level of Importance |
|--------------------|--------------------|---------------------|
| Communicative | -0,108 | 0,914 |
| Organizational | 0,809 | 0,429 |
| Ryakhovskiy method | -0,709 | 0,488 |
| Expert estimation | -0,282 | 0,781 |

Therefore, there is no statistically significant variation in initial values of expert estimation made in groups E1, E2 and control group, while final figures vary. Consequently, we can conclude that the change in the parameter 'expert estimation' is conditioned by experimental exposure of groups E1 and E2.

Therefore, we can conclude positive change of communicative competence level in professional activity of bank sales managers according to the indicators of

expert estimate and general communicative ability and skills (communicative mindset and communicative tolerance).

However, not all bank employees have improved their specific communicative skills. Ability to listen without interrupting the interlocutor is of crucial importance in a dialogue and successful conversation. However, the change in this specific skill after the experiment can be observed only in the group that took the training course in communicative competence, while no change can be seen in the group that was delivered a theoretical lecture. This can be explained by the absence of practice of professional skills during the theoretical lecture.

No change of sociability has been evidenced either. This can be explained by the high values of this indicator diagnosed even at primary testing of the sales managers of the bank.

1. During the observation study conducted at the beginning of the research we detected problems, which managers have during interaction with the customers of the bank. Needs identification and handling objections stages present the most difficulty.

2. The data obtained during the study is indicative of average (expert estimation, communicative tolerance, self-control in communication) and high (communicative mindset, sociability) levels of communicative competence in sales managers of the bank. However, we have diagnosed a strong negative communicative mindset in the sales managers.

3. We have discovered and proved statistically a positive change in communicative competence of the bank sales managers after the training, which testifies its efficiency.

4. Provided that there is no significant statistical difference between initial values of expert estimation in E1, E2 and control group, but the difference is present in final figures, we can make a conclusion that the change in the parameters in question is conditioned by experimental exposure in groups E1 and E2.

5. Positive change in communicative competence of the bank managers, such as ability to establish contact, listen to customers and ask questions, provide

arguments, handle objections, which were developed as the result of the training in communicative competence are present during certain period of time (after 10 days).

Therefore, obtained results can be used for designing materials and conducting professional training sessions and further training events aimed to educate sales managers and other employees of the bank sector.

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