SOFT SKILLS: AN EMERGING CONCEPT IN SERVICES

Soft skills are one of the most essential components for employability as well as employment. Employment is defined as the situation of being gainfully employed in any productive activity where as employability skills are defined as those basic skills necessary for getting, keeping and doing well on a job. In both, the Soft skills have major role to play. The medium for presenting these skills can be attitude, behaviour or communication; Soft skills are in the personality. Soft skills are qualitative concept influencing the quantitative aspects of the business like productivity and growth at individual as well as organization level.

Applying the human competencies with the presence of mind is Soft skills. It is being adaptable, having positive attitude in the interviews, smile to the customer, thanks to the boss, appreciation to the subordinates, team handling, confidence in self etc. Soft skills catalogue contains from problem solving skills to creativity skills and many other skills. It is basically in the range of human dynamics. Soft skills have to be presented through personality therefore, Soft skills are the very
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Possession of human and only he can deliver it. Soft skills come under the umbrella of skills. Every job has its own job description and job specification which clearly define the skills, competences required for its performance. There are various types of skills like behavioural skills, technical skills etc. These set of skills make the individual eligible to attain the job as well as continue the job. Therefore, before defining the Soft skills it is important to understand the concept of skills.

2.1 Introduction of the concept: Skills

Skill is defined as a measure of a worker’s expertise, specialization, wages and supervisory capacity. Skilled workers are generally more trained, higher paid and have more responsibilities than unskilled workers.

A skill is the learned capacity to carry out pre-determined results often with the minimum outlay of time, energy, or both. Skills can often be divided into domain-general and domain-specific skills. The some domain general skills would include time management, teamwork and leadership, self motivation and others, whereas domain-specific skills would be useful only for a certain job. Skill usually requires certain environmental stimuli and situations to assess the level of skill being shown and used.¹

¹ en.wikipedia.org/wiki/Skill.
American society for training and development (ASTD)\(^2\) in its study, has highlighted the skills the workforce must have:

a) Critical skills and competencies: The necessary knowledge, skills and abilities required for contributing in the organization’s performance and sustaining it in the competitive environment. They are essential for the growth of local regional and national economies.

b) Business acumen: A strong business awareness and understanding of financial and business principles. Effective communication competencies and self discipline required to give results in team-based work environment.

c) Leadership skills: The leadership capabilities that bring out the best in employees and motivate innovation, inspire performance improvement across the business with effective managerial and supervisory skills.

d) Technical capacity: Sound and updated technology skills and other job related “Hard skills” specific to jobs in current and emerging industries.

\(^2\) ASTD research paper produced in collaboration with members of the ASTD Public Policy Council, (2006): “Bridging the Skills Gap”. Published by American Society for Training & Development.
e) Adaptability: The Ability to bring changes, at individual and organizational level according to the demands of the changing global economy. The capacity to learn new skills quickly and to adapt easily to new responsibilities, changes in business needs and priorities.

f) Innovative thinking: Thinking creatively and generating new ideas for individual and organizational development and innovative solutions to the business challenges.

g) Personal responsibility for learning: A willingness to take responsibility for continuously self improvement and development. Improving one’s capabilities and skills through mentoring, training, and other learning activities during one’s working lifetime.

**ILO (International Labour Organization) explains 'Portability skills'**

Portability skills: This means skills need to be transferable between jobs and easily recognized by employers – i.e. portable.

(a) Employable skills which can be used productively in different jobs, occupations, industries; and

(b) Certification and recognition of skills within national and international labour markets.

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Transferability of skills: Individuals can develop knowledge, skills and attitudes, which, in combination, determine their competence in performing a job or a task. Competence is defined in a broad sense, comprising vocational, social, and communication, cognitive, learning and personal behavioural skills. Workers and employers need to acquire a combination of these skills for high performance in the work process within their occupation or profession. These different skills are transferable or “portable” when they can be used productively in different employment contexts, jobs and enterprises. Vocational/technical skills and non-vocational core skills that differ in their ease or degree of transferability.

Vocational skills: Vocational skills are determined by the ability to apply, in practice technical or professional knowledge in a competent manner. Specific skills and knowledge which are entirely job-related or firm-specific which workers acquire in enterprises specialized in narrow product or service niches, are almost non-transferable.

Core skills: Core skills are also called as basic, foundation, key and essential skills – refer to the set of non-vocational skills. Core skills identified in the dynamic knowledge and science based, high technology and service sectors shift emphasis to learning, cognitive and personal
skills such as the ability to make judgments, solve problems, and learn additional skills. The relative importance of the various types of core skills depends on the socioeconomic context and timeframe. These skills are relevant across occupations and professions, as well as across low- and high-level jobs, and therefore they are highly portable.

Explicit and implicit knowledge:

(a) Explicit knowledge: Knowledge about facts, events, principles and rules (knowing “something” or declarative knowledge) can be articulated and codified. These explicit forms of knowledge can easily be communicated between individual persons in a process of teaching and learning.

(b) Implicit knowledge: Procedural knowledge (knowing “how to do something”) refers to a person’s capacity to apply rules and principles in a competent way while performing a task or job. Procedural knowledge in combination with declarative knowledge determines the skills of a person. Procedural knowledge is tacit in the sense that an individual cannot describe and articulate the “knowing how to do” or the procedure he or she follows. Tacit knowledge is implicit in skills and individuals apply it unconsciously, but it can be observed by others during the
execution of the task. Implicit knowledge cannot be taught, but acquired and “discovered” in a process of observation, practice and experience. This refers to the importance of socially provided learning at the workplace, in working side-by-side with a skilled person as well as in social networks such as families, enterprises or communities.

2.2 Soft skills: Meaning and Definition

Soft skills as defined are non technical skills, abilities and traits required to function in a specific employment environment to: deliver information or services to customers and co-workers; work effectively as a member of a team; learn to acquire the technical skills necessary to perform task; inspire the confidence of the supervisors and management; and understand and adapt to the cultural norms of the workplace. Soft skills fall under into four categories: problem solving and other cognitive skills; oral communication skills; personal qualities and work ethics; and interpersonal and teamwork skills.

1. Problem solving and other cognitive skills involve the identification of problems and formulation and evaluation of alternative solutions by weighing risk and benefits.
2. Oral communication skills include both ability to speak well and ability to give and understand instructions and to communicate in ways appropriate to the situation and audience.

3. Personal qualities important to job performance include self-esteem, self-management, responsibility, and motivation.

4. Interpersonal and teamwork skills are those needed to negotiate with others, to participate as member of a team, to serve clients and customer in a way that meets their expectations, and to resolve conflicts maturely.

Soft skills are core abilities and personal attributes those complement hard skills, that is the technical knowledge required of an individual in the workplace. The term is used synonymously with generic skills or social competence, though it refers strictly to key abilities that can be applied to job performance.

**Soft skills are the inter-personal and intra-personal skills**

Foras Aiseanna Saothair (FÁS), Ireland's National Training and Employment Authority commissioned the study on Soft skills in 2003, on the behalf of the expert group on future skills needs ((EGFSN), advisory body to the Irish Government, reporting to minister for
enterprise, trade and innovation, and the minister for education and skills Ireland. The research was undertaken in order to devise a workable definition for the term ‘Soft skills’. The research methodology involved both desk and field research techniques. An internet search and extensive literature review was undertaken. The field research was to gather the views of relevant organizations (state agencies, representatives of the social partners, second and third level education organizations) regarding ‘Soft skills’ issues and practices in Ireland.⁴ According to the study:

a) Traditionally, the word “skill” has been associated with a range of technical, job-specific abilities which require training and instruction for a worker to become proficient or skilled within a particular job reference. In latter times, there has been growing interest in a range of abilities which are variously referred to as ‘generic’, ‘personal’, and ‘behavioural’ or ‘soft’. These skills relate to a person’s ability to operate in the workplace, either alone or with others.

The need for these types of skills is not new, but contemporary changes in the organization of work, the focus on team-working, and the growth in the services sector have increased their

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importance and they are now emerging as a critical feature for organizational success.

b) Other skills, which at times overlap, yet are distinguishable from Soft skills in their use, are basic skills, core skills, and key skills.

c) Basic skills include the fundamental elements of literacy and numeracy. Core skills include communication (including literacy and numeracy), planning, teamwork, safety, quality awareness and hygiene. Key skills covers communication, use of numbers, IT, working with others, self-learning and problem solving.

A suggested definition for Soft skills is “the inter-personal and intra-personal skills required to be effective in the workplace.”

The term Soft skills originated in the information technology sector and emphasize the fact that Soft skills are difficult to measure compared to technical skills, which have straight forward or measurable impact on outcome. Due to the interdisciplinary character of the concept; it is used in economic, social and psychological sciences. A simple one dimensional definition does not exist.
The Soft skills are broadly categorized into two division interpersonal skills and intrapersonal skills. Intrapersonal skills refer to self regulating characteristics, such as time management and self management, improvement in learning and performance, awareness of rights and responsibility. Interpersonal skills comprises of those abilities and attitudes used in interactions with other people. Interpersonal skills can be differentiated according to the individual's position in the interactive situation. Firm internal collaboration requires leadership qualities and conflict -management skills with regard to subordinates as well as successful participation in a team of peers. Communication skills and negotiation competencies are important in interactions with the customers and clients and are especially required in service related activities. Soft skills also comprises of personal attitudes, such as self confidence, integrity, and respect; business awareness, language proficiency.

**Soft skills are behavioral competencies**

a) Soft skills is a sociological term relating to a person's "EQ" (Emotional Intelligence Quotient), the cluster of personality traits, social graces, communication, language, personal habits,

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friendliness, and optimism that characterize relationships with other people.\(^6\)

b) Soft skills complement hard skills (part of a person's IQ), which are the occupational requirements of a job and many other activities.

c) Soft skills are personal attributes that enhance an individual's interactions, job performance and career prospects. Unlike hard skills, which are about a person's skill set and ability to perform a certain type of task or activity, Soft skills relate to a person's ability to interact effectively with coworkers and customers and are broadly applicable both in and outside the workplace.

d) A person's soft skill EQ is an important part of their individual contribution to the success of an organization.

Particularly those organizations dealing with customers face-to-face are generally more successful, if they train their staff to use these skills.

Screening or training for personal habits or traits such as dependability and conscientiousness can yield significant return on investment for an organization. For this reason, Soft skills are

\(^6\) http://en.wikipedia.org/wiki/Soft_skills
increasingly sought out by employers in addition to standard qualifications.

e) It has been suggested that in a number of professions Soft skills may be more important over the long term than occupational skills.

f) Soft skills are behavioral competencies. Also known people skills, they include proficiencies such as communication skills, conflict resolution and negotiation, personal effectiveness, creative problem solving, strategic thinking, team building, influencing skills and selling skills, to name a few.

**Soft skills complement "Hard Skills"**

Soft skills are a bunch of skills which complement "hard skills". Technical knowledge of any subject is considered hard skill. Common sense knowledge of anything is soft skill. Soft skills are also called corporate skills. Soft skills can be more useful and practical. Effective communication skill can be the most sought after skill by employers. Soft skills are the basic requirement of everybody.\(^7\)

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\(^7\) en.wikiversity.org/wiki/Soft_skills
The list of most common Soft skills

<table>
<thead>
<tr>
<th>1 Manners/ Politeness/ Friendliness</th>
<th>2 Team (Work)</th>
<th>3 Oral Competence</th>
<th>4 Independence</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1 Politeness</td>
<td>2.1 Conflict Management</td>
<td>3.1 Effective Communication</td>
<td>4.1 Discipline</td>
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<td>1.2 Greetings</td>
<td>2.2 Ability to lead others</td>
<td>3.2 Emotional intelligence</td>
<td>4.2 Perseverance</td>
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<td>1.3 Respect for others</td>
<td>3.3 Art of presentation</td>
<td>4.3 Hard work</td>
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<td>1.4 Positive Attitude</td>
<td>3.4 English Language</td>
<td>4.4 Quality</td>
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<td>1.5 Friendly nature</td>
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<td>4.5 Confidence</td>
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<td>1.6 Enthusiasm</td>
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<td>4.6 Ability to learn and update one's knowledge</td>
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<td>1.7 Empathy and E.Q.</td>
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<td>4.7 Sense of responsibility</td>
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<td>1.8 Patience</td>
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<td>4.8 Loyalty towards the employer</td>
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<td>1.9 The art of winning and wooing others</td>
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<td>4.9 Flexibility</td>
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<td>1.10 Sense of humor</td>
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<td>4.10 Ability to act promptly</td>
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<td>4.11 Cleanliness</td>
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<td>4.12 Computer and internet savvy</td>
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<td>4.13 Excellent Health</td>
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The wide-ranging term Soft skills, entailing highly personal and subjective traits and qualities, require a sensitive analysis of assessment tools. A common standard of measurement is not yet available, and the instruments already existing at the microeconomic level vary with respect to the set and definition of the indicators use. The information collected from group discussions, simulations, and psychometric
questionnaires does not contain all dimensions of Soft skills and only considers a small cohort of individuals. Much work has been done in the sector of information systems (IS). The personal and interpersonal skills of workers employed in the IS field have been evaluated using simulated work situations. The findings indicate that work experience does not have a significant effect on self-management strategies or interaction with peers and superiors. However, IS professionals perform better in managing subordinates and interacting with customers (Damien et al. 1999). The macroeconomic level, research focuses on the analysis of the impact of Soft skills on earnings. Greg J. Duncan and Rachel Dunifon (1998) suggest that Soft skills are as good a predictor of labour market success as are levels of formal education.  

2.3 Soft skills and Employability skills

Soft skills come under the umbrella of employability skills. Employability skills are those basic skills necessary for getting, keeping and doing well on the job. These are the skills attitude and actions that enable workers to get along with their fellow workers and supervisors and to make sound, critical decisions.

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Unlike occupational or technical skills, employability skills are generic in nature rather than job specific and cut across all industry type business sizes and job levels form the entry-level worker to senior-most position. Employability skills while categorized in many different ways, are generally divided into three skills sets:

A. Basic academic skills
B. Higher order thinking
C. Personal qualities

Basic academic skills are essential for high job performance. The academic skill level required by some entry level jobs may be low. New hires require the ability and willingness to learn.

They also need the ability to listen to and read instructions and then to carry out those instructions. When asked for information, these individuals should be able to respond appropriately both orally and in writing, including receiving and delivering the information. Reading ability includes comprehending what has been read and using a variety of written materials, including graphs, charts, tables and displays.

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Entry level employees also need the ability to complete basic math computations accurately.

Higher-order thinking skills are the ability to think, reason, and make sound decisions is crucial for employees desiring to do well and advance. A person who can think critically, act logically, and evaluate situations to make decisions and solve problems, is a valuable asset. Application of higher order thinking skills in the use of technology, instruments, tools and information systems takes these higher order skills to a new level making the employee even more valuable. Employers will usually try to help valued employees seek and get more advanced training, thus widening the gap between those with higher order skills and those possessing basic academic skills alone.

Employees with good personal skills have confidence in themselves and deal with others honestly and openly, displaying respect for themselves, their co-workers, and their supervisors regardless of other people’s diversity and individual differences. They view themselves as a part of a team and are willing to work within the culture of the group. They have a positive attitude and take the initiative to learn new things to get the job done. They are accountable for their actions. They also have the ability to set goals and priorities in their work and personal
lives so that resources of time, money and other resources may be conserved and managed. These individuals practice good personal habits, come to work as scheduled, on time and dressed appropriately, and are agreeable to change when necessary. Failure to equip young people with the job readiness skills critical to job success is equivalent to placing employability barriers in their path.

Soft skills and its relevance can be understood by analyzing the above three skills required by the employers. Soft skills components are found in all the three skills required for the employability.

2.4 Relevance of Soft skills in the Service sector

The role of Soft skills is increasing gradually as the economy is moving towards expansion of service sector. Soft skills as a human capital plays a fundamental role in service sector industry. This research study has analyzed Soft skills role specifically in retail financial services. The study focuses on acknowledging the importance of Soft skills in services. For this purpose the information has been gathered from the industry experts from Life Insurance, General Insurance and Equity. Analysis of various job sites and the earlier research studies in the similar direction has been done.
Soft skills relevance in the service sector: Specific reference to Insurance and Equity industry. The industry experts reveals that the various national and international companies of mentioned industries give due importance to Soft skills. According to them the Soft skills is required at various stages like for selection, job performance and working in the organization.

For getting employment in service sector industries Soft skills like good communication skills, positive attitude and adaptability are highly required. According to them domain knowledge is also important; they assess the basic domain knowledge but at the time of interview these industries emphasis on Soft skills more as they indicate the personality of the candidate. The employers believe that as far as domain knowledge is concerned it can be imparted by the company but candidate should possess certain Soft skills right from the beginning, that is at the time of interview. The situation handling skills, team work spirit, professional etiquettes, positive attitude towards work and flexibility are important Soft skills required at the time of selection.

According to the companies of these industries, Soft skills are highly required for job performance in service sectors. In life insurance, general insurance and equity industry various job assignments & revenue
targets are given to employees. Most of these tasks and responsibilities are customer oriented. For performing these jobs and achieving the revenue targets Soft skills like positive attitude towards work, customer service attitude, current business awareness, selling skills - convincing skills and negotiation skills, social networking etc are highly required. Good organizing skills and coordination skills are required to meet the business target on time. The focus interview revealed an important quality which companies look in employees that is business ethics for quality business. They need employees who generate long run business for them. According to them short run business target achievements are important but more important is bringing quality customers to the company. They prefer employees who can give customer loyalty and customer satisfaction both. This influence company's revenue and growth in long run. Smart working and committed employees are required for job performance.

Soft skills are important to sustain in the selected services. Soft skills play an important role in working in these service oriented organizations. According to the companies of the selected industries the employee has to work in team. Revenue targets for team along with individual targets are given to the employees. Team work is very
important for achieving it. Listening carefully to the customer, to the managers, managing stress of targets, using effective interpersonal skills with team members. Goal orientation, professional etiquette and business ethics are important to work in the company.

The analysis on the skills required by the various companies of the selected services has been done. For this purpose the job description and job specification posted for job vacancies by the life insurance, general insurance and equity industries on various employment sites like naukri.com and monster.com were analyzed. The Job vacancies in the employment news sections of various news papers like Times of India etc were studied. Analysis of employment sites, papers, journals revealed that along with basic eligibility criteria for the job, Soft skills are demanded by the companies. The companies demand different Soft skills at every level of hierarchy.

The life insurance industry, general insurance and equity industry, at entry level management require candidate as customer care executive, process associate, insurance agents, sales executives, sales assistants, customer service representatives. Their job responsibilities are to prepare reports, maintain records, seek out new clients and in the event of a loss, help policyholders to settle their insurance claims. Increasingly, some
are also offering their clients financial analysis or advice on ways the clients can minimize risk. This type of work requires them to have good communication skills, be well organized and have the ability to analyze clients' needs to recommend the product that will meet them effectively. Good listening skills are needed to demonstrate that they can listen carefully to what co-workers and clients are trying to tell, so that they can respond appropriately, communicate effectively and inspire customer confidence.

The above mentioned industry for the team leader level profile, like sales managers /senior equity advisor, relationship manager/ advisory manager (Equity/Sales Officer/Team manager) need different set of Soft skills. For generating revenue and bringing growth, companies require employees who have entrepreneurial and commercial focus. Drive for results, passion for business development and sales. Manager who can train and motivate advisors to provide a better understanding of market/products, facilitate transfer of product knowledge to the team and enhance their skills development. Manage and develop relationships with new and existing affluent customers through professional consultative financial analysis. Therefore, for bearing such roles and responsibilities Soft skills like team management, training and motivational skills,
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negotiation skills, decision making skills, social networking skills, stress management skills, product knowledge etc are required.

Life insurance, general insurance and equity industry offer service products. At leadership level the industry need creative people to sell services and to bring innovation and improvement in the organization development. For identifying and capitalizing upon opportunities to drive revenue and profit growth, for exploring potential business avenues, to penetrate new accounts and expand existing client, business development skills are required. Overseeing the sales operations, thereby achieving increased sales growth; goal orientation is needed. Branch manager has to evaluate opportunities to maximize business growth for the unit, set and monitor clear objectives to achieve the agreed sales targets for the unit. Ensuring high quality service and customer relationship management. Conceptualize and design effective coverage plan in assigned branch, distribution planning for the team are the responsibilities of the branch manager. He has to represent branch of the company at various forum, effective personality management is essential. He has to ensure that branch is adequately staffed for all the activities, ensure harmonious relationship with employees, take initiatives to build employee capability, recruit as per the requirement of the branch, that is, he should be good at people management skills.
The industry experts and the job sites clearly indicate Soft skills' emerging role in service sector industry. The umbrella of Soft skills covers major skills and competencies required to get employment and sustain employment in life insurance, general insurance and equity industry.

**Soft skills are influencing employment and evolving as an emerging concept in services** there are various researches which prove that. The various studies; survey and research at regional, national and international level clearly indicate it.

I. **The policy research paper of the World Bank South Asia Region Education team.** The Federation of Indian Chambers of Commerce and Industry (FICCI) and World Bank conducted an on-line employer satisfaction survey from September to November, 2009. 157 employers across sectors and regions in India participated in the survey. The result of the study revealed - core employability skills show the highest level of importance on average among the skills employers demand in engineering

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graduates. The high importance level of reliability and teamwork is consistent. Many employers specifically look for engineers who are reliable and can effectively work with team members. The study tested the importance of Soft skills (core employability skills and communication skills) relative to professional skills. The result shows that the mean of Soft skills is significantly higher than that of professional skills in importance level. The mean of Soft skills is 4.15 (0.03) while that of Professional skills is 3.98 (0.05). Overall, 64% of employers are only somewhat satisfied with the quality of engineering graduates' skills. The employers pointed out that most engineering graduates lack higher order thinking skills, especially problem solving skills. There is skill gap as the difference between the importance level and the satisfaction level. A high skill gap signals that the skill is important and that the graduates do not meet expectations. There are skill gaps across the three skill factors. On average, Core Employability Skills contain a higher level of skills gap (0.98) compared to Professional Skills (0.92) and to Communication Skills (0.77).
II. Government of Rajasthan report on mapping of and skills for Rajasthan 2015: ICRA Management Consulting Services Limited (IMaCS) was mandated by the Department of Labour & Employment of the State Government of Rajasthan, to assist it in mapping the human resources and skills of Rajasthan. According to the Report one of the primary reasons cited for the “Unemployability” of students graduating from the state’s formal education system is: disconnect between academic curricula and industry requirements, resulting in deficiencies in specific functional skills, besides lack of practical training, market orientation, and “soft” skills of students graduating from the state’s educational institutions. As part of the overall workforce requirements, the demand for skilled workforce is estimated at 1.4 million persons till 2015. The new employment opportunities would not only call for enhanced functional skills, and to an extent sector-specific, competencies across levels, but also several “soft” skills. The skill mapping was done at various levels, depending on the nature of the industry concerned. However, the skill gaps are predominantly exist in entry level positions.

III. Effective leaders are also distinguished by a high degree of emotional intelligence: Daniel Goleman a psychologist and former New York Times reporter. His research on nearly 200 large, global companies, found in his study - The qualities traditionally associated with leadership-such as intelligence, toughness, determination, and vision-are required for success, they are insufficient. Truly effective leaders are also distinguished by a high degree of emotional intelligence, which includes self-awareness, self-regulation, motivation, empathy, and social skill. These qualities may sound "soft" and un businesslike, but Goleman found direct ties between emotional intelligence and measurable business results.

IV. Foras Aiseanna Saothair (FÁS) Ireland's National Training and Employment Authority commissioned the study on Soft skills in 2003, on the behalf of the expert group on future skills needs ((EGFSN), advisory body to the Irish Government, reporting to minister for enterprise, trade and innovation, and the minister for education and skills Ireland. The research was undertaken in order to devise a workable definition for the term

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‘Soft skills’. Research indicates that the workforce requires the necessary education and training foundations to contribute effectively. With work structures changing, traditional command and control methods are being replaced by flatter, horizontal, structures; teams are being empowered to make decisions; workers require higher skill levels and there is greater partnership between employees and management.

In current business environment innovative work systems and practices are introduced, such as team working, performance related pay, job rotation or TQM, there are immediate implications for employee skills. The findings suggest that Soft skills are becoming increasingly important, both to cope with the level of change, and to work with a more participatory management style.

The growth in employment in the services sector, both in Ireland and internationally, has also resulted in an increasing need for Soft skills as, traditionally, Soft skills have been core to the success of this sector. The increasing emphasis on customer care has further emphasized this.
2.5 Soft skills Indicators

One of the objectives of this research is to analyze the impact of Soft skills on the growth and productivity in the selected services. In order to analyze this objective of the research Soft skills indicators are been selected. The Soft skills indicators are selected for the three levels of hierarchy in the organization. These Soft skills Indicators are used for assessing Soft skills, therefore short forms are used in the questionnaires. The short forms of each indicator is mentioned along with it below.

The operational definition of the Soft skills indicators for this research is as follows:

1. Entry level Management (SIE)
2. Middle level Management (SIM)
3. High level Management (SIH)

The Soft skills indicators selected for the entry level management are:

Soft skills Indicators for Entry level Management (SIE)

Communication skills and Interpersonal skills (CS)

Communication skills is one of the most important Soft skills required at all levels of the hierarchy. All the latest surveys done on the
Soft skills requirements from candidates indicate communication skills as the major requirement. At the entry level management in service sector it become more vital as the individual has to deal with the customers directly. It is expected from them to communicate effectively and inspire customer confidence. The components of the communication skills highly required at the entry level are:

a) Verbal communication skills: the articulation and accuracy of the spoken language. The ability of speaking fluently and correctly the required language, usage of business vocabulary, ability to convey thoughts and ideas effectively and successfully. Communication skills is not merely command on the language but it also include non verbal communication.

b) Non verbal communication skills play a important role in winning the customer. The smile on the face of the sales executive; the proper eye contact while interacting, nodding of head while listening etc. creates interest of the customer in the products and the services and gives an impressive impact.

Along with the facial expressions the body movements; standing and sitting posture, hand movements while communication etc. is part of non verbal communication.
c) Listening Skills: One of the most challenging part of communication is listening. For responding to the message correctly, it is important to listen carefully and patiently.

This skill is required to handle the customerquires, complaints etc. The executive with good listening skills respond the customer appropriately and follow the directions given by the superiors effectively.

d) Interpersonal Skills: Interpersonal skills are the ability to interact with other people, ability to go along with people in different situations. Interpersonal skills are controlling the feelings that emerge in difficult situations and respond appropriately. Executive with good interpersonal skills manages to communicate easily and comfortably with the clients and co workers. Positive interpersonal skills help to initiate contact, communication with customers and high levels of client interaction.

**Selling skills and Customer service orientation (SS)**

For selling any product and service it is essential to convince the customer. The customer has to approve the idea. Therefore, convincing skills is one of the important Soft skills required at entry level, convincing
can be by giving product knowledge, or by impressive communication. Executive is required to develop various convincing technique.

a) The art of negotiation: is also part of selling skills, the win-win situation has to be created for successful sale of the product and services. Negotiation in terms of delivery time of services, price of the services, additional services etc. appreciating customer preference and negotiating suitably.

b) Presentation Skills: Here the presentation skills refer to the showcasing of the product &services in the most effective manner. The first impression of the company and its product and services depends on the presentation skills of the executive. The presentation of the information regarding the services, its benefits, features etc. is given by the executive, the way executive give the presentation and the method he uses for giving the presentation influence the customer buying behavior. It is application of presentation techniques like effective communication, providing the facts and data, highlighting the unique selling points. Ability to give professional presentation verbally, with pen and paper as well as with the electronic media. Use of business vocabulary and current market analysis is part of effective presentation skills.
Giving the pre sale and after sale services and giving value to the customer by doing follow up.

c) Initiative skills: Take Initiative to locate new clients.

d) Customer Service Orientation: This Soft skills indicator represents the customer service attitude the employee is practicing in the services. This include the various aspects like handling customer queries and complaints patiently, willing to solve the customer problem, being attentive to customers’ needs, help the customer to find products and services they are looking for, being enthusiastic while dealing with the customer, giving complete pre sale and after sale services.

**Professional Etiquette (PE)**

Professional etiquette is the Soft skills indicator many times ignored by the executive. It’s the ability to be friendly and polite, even when tired, or under pressure. It is developing warm, friendly and engaging personality, greeting the customer, using the decent vocabulary, speaking softly, using office manners. Awareness to move in professional environment i.e. having the sound dressing sense, knowledge about formal, informal and casual attire. Using the professional folders, pen, wearing watch, carrying business cards etc. are part of business etiquette or professional etiquette.
Organizing skill (OS)

At the entry level the Soft skills indicators like time management and goal setting skills is crucially required. There are certain tasks and targets given to the executive which has to be achieved. Sales agents must be able to plan their time well.

Goal setting skills: meeting set sales targets - this aspect of the work can be demanding, often carried out in a busy and pressured environment, it is the job of the executive to perform the task in given time frame, therefore the executive has to organize his work and time for target achievement. Setting the goals at personal level for performing the tasks.

Product knowledge /General Business Awareness (PK)

Product knowledge is the knowledge regarding the products and service the company is offering to the customer. The competitor awareness, market analysis, sector updates and current business awareness are the requirements of the current business environment. When necessary, executive should be able to give in-depth technical advice about products, advise the customer of information relating to their purchase, offering advice to customer utilizing specialist product knowledge.
**Attitude towards work (A)**

Attitude is one of the most important aspect of the personality. The various other Soft skills indicators can be developed only when the individual has positive attitude. Attitude is how someone feels about something.

At the starting of the career, specifically at the entry level of the management there is the high requirement of the positive attitude. There is new business environment, new job and exposure to the customer directly. The executive is required to work under lot of pressure of task performance and target achievement. He is expected to meet the individual and the organizational goals, in the strong competitive environment. The individual with positive attitude is expected to possess:

a) Learning skills: Constant learning, unlearning and relearning is required in today’s business environment, the executive should be open to learning, and he should possess the ability to follow procedures and guidelines correctly, willingness to learn the business and capability of learning from experience as well. At the entry level the executive goes under lot of training and development programme taking it as learning and practicing in day to day job is expected from him.
b) Patience: Working in target oriented environment, handling the different types of customers and listening to the superior require lot of patience, observing customer needs and accordingly providing the product and services.

c) Enthusiasm: The corporate prefers energetic, young candidates. Executive should have zeal and enthusiasm to work with full commitment and positivity.

d) Teamwork Spirit: Motivated by being a team player with a common goal. Attitude to work in team, participate in team activities and working as the team member.

e) Highly self-motivated and hard working: Having enough stamina to keep going, ability to work hard and smart.

f) Confident: Confidence in giving advice and information to the customer taking initiatives etc.

g) Adaptability: Ability to adapt to frequent change and a high pressure environment

Flexibility: Flexibility to do different tasks, multitasking skills has to be developed. The candidate must be willing to work in a 24/7 shift environment including night shifts, rural area, different locations etc.
h) Disciplined: Executive is expected to be disciplined in terms of following rules and regulation of the organization; The executive is required to follow the code of conduct of the business or the profession. Meeting the deadlines given by the superior and the customer. He is expected to be punctual in workplace as well as visiting the customer. Following business ethics and keep a clean image of own and the organization.

**Soft skills Indicators for Middle Level Management (SIM)**

Soft skills requirement at this level are more oriented towards managing the team of new and junior employees and at the same time acting as the link pin between the high level management and the lower level management. The Manager at this level are expected to train the subordinate in handling the different types of customer and introduce company policies to them.

**Team management and Training skills (TM)**

The middle level management has to manage the team which mostly comprise of the new joining, fresher and less experience executive. The skills like team management is a challenging task at this level. Manager at this level is expected to have good team building skills, conduct regular meetings with all executives, identify weak areas
based on these review meetings and take corrective action, chalk out developmental needs of teams and train them in the weak areas/nominate them to training programs, ensure hand holding of all new executives and ensure their development through on the field training and supervision. The entry level executives are the new blood in the company, appreciating their new ideas, welcoming the suggestions and motivating the team is the part of effective and participative team management.

**Decision making and Problem solving skills (DM)**

One of the very important Soft skills the middle level manager has to practice is the decision making; specifically in recruitment and selection of entry level executives. For the recruitment of customer service executive, sales executive, insurance advisor the analytical skills and observing skills are highly required, as the recruitment of the executives in long run affect the organization business. Achieving unit business goals through quality recruitment and training the executives. Decision making skills are required in daily performance as well; it is required for solving the problems of the team members, issues that arise while implementing the company policies, performing the set goals and while dealing with the customers.
Business development and Target orientation (BD)

The middle level manager should have entrepreneurial and commercial focus, they should have ability to train and motivate executives, provide them a better understanding of market/products, facilitate transfer of product knowledge to the team and enhance their skills development. Help them to achieve maximum business. Supervise the activity plan of all executive to ensure they are being fulfilled as per the desired levels. Conduct performance review with agents & update Sales. Ensure and maintain levels of productivity as prescribed.

Social networking skills (SN)

Manage and develop relationships with new and existing customers. Meeting existing customers on a regular basis for achieving service standards. Seek new customers and increase sales.

Stress management

Being at the middle level management the managers are responsible for achieving the team target and handling the team of inexperienced executives this create pressure of deadlines and managing the executives with mixed behavior and attitude. Effective stress management is required from the managers.
Product knowledge /General Business Awareness (PK)

Knowledge of potential market. The knowledge regarding the products and service the company is offering to the customer. The competitor awareness, market analysis, sector updates and current business awareness are the requirements of the business environment. When necessary, managers should be able to give in-depth technical advice about products and business to the customer as well as the entry level executives under him. Updated business and market awareness is highly expected for consistent hold on the market. It is required to advise the customer of information related to their purchase.

Soft skills Indicators for High Level Management (SIH)

Leadership skills (L)

The high level management comprises of one of the experienced managers with the sound business environment awareness. The high level management is responsible for taking care of all branch responsibilities, profit and loss and employee management. He is accountable for team profitability that is overall branch performance. The development and the growth of the branch is the responsibility of the branch manager. The branch manager is expected to take various steps for branch growth and employee development. He is expected to
give the inspirational leadership so that others follow the same. The high level management is responsible for making the employees follow all the compliances, rules and regulations set by the organization and government. The practicing of code of conduct and ethical behavior is by the leader himself and its team is again the responsibility of this level.

**People Management skills (PM)**

Maintaining the effective and healthy work environment is the responsibility of the Branch Manager; for this responsibility he has to effectively resolve conflict, do collaborative problem solving (recognizing opportunities and involving all teams), the high level management has to set goals for its team; establishing specific, challenging and realistic goals, then monitoring feedback on performance, the branch manager should have team handling skills which include handling the grievance handling and situational handling skills.

**Business development skills and Target orientation skills (BD1)**

High level management has to take care that the targets set for the branch has been achieved and the branch is consistently growing. It is expected to design effective strategy and take various steps to grow business. Developing sales and promotion, popularizing the organization
at local level, actively participative in external business environment, adopting new business concepts, high focus on customer service come under business development. He is expected to keeping track on financial aspects and profit maximization.

**Planning and Coordination skills (PC)**

For running the organization, effective planning and coordination skills are required. The branch manager has to liaison with the external as well as internal business environment. He has to coordinate between planning and the mission, it is required to plan according to the target set. He has to coordinate with the stakeholders and keep them informed.

**Product knowledge /General Business Awareness (PK)**

For the growth of the branch and for stand by the competitive business environment the high level management should have sound market awareness. The knowledge regarding the products and services the other companies offering to the customer should be there. The strategies used for business development and promotion in the market, the competitor awareness; his strengths and weakness, market analysis, sector updates and, current business awareness etc are required for bringing the improvements and development accordingly. Consumer behaviour awareness is equally important for business growth.
Creativity (C)

It is being innovative, flexible and adaptable according the environment and requirements. This is a very important Soft skills indicator for the high level management. The innovative thinking and creative ways of bringing the improvements is the demand of the present work culture. Flexible leadership style, with participative work environment, application of innovative ideas and methods for introducing the changes, doing creative planning for making the work environment energetic and cordial are responsibilities of a leader.

Personality management (P)

The Managers at the high level of management are the role models for the entire branch and are the company ambassadors in the business. The effective management of the behavior, communication and dress code etc. is expected from senior level. Leader at the high level of management has to be interactive and effective communicator for handling the team. Strong interpersonal skills make him approaching for all the levels of hierarchy. Excellent communication and public speaking is required at this level for promoting and developing the branch while interacting with the internal and external customer. Therefore, he should have inspirational and impressive personality.