



## COMPETENCY MAPPING OF LIC AGENTS: A STUDY WITH REFERENCE TO TAMILNADU, INDIA

Dr.S. Saravanan<sup>1</sup>, J.Kingsta christobell<sup>2</sup>

Assistant professor<sup>1</sup>, Student<sup>2</sup>

<sup>1,2</sup>Department of management studies, Anna university (BIT campus), Tiruchirappalli, Tamil Nadu, India

[saravanan@aubit.edu.in](mailto:saravanan@aubit.edu.in)<sup>1</sup>, [kingschrisbell@gmail.com](mailto:kingschrisbell@gmail.com)<sup>2</sup>

**Abstract :** Every well-managed organization should have well-defined roles and a list of competencies required to perform each role effectively. Competency mapping analyses the individual employee's strengths and weaknesses for understanding him better and helps in facilitating his career growth. The present study attempts to examine the determinants that affect the competency of the agents on the basis of various parameters. In this study five parameters have been taken into consideration and they are Knowledge about plans, Efficiency at work, Motivation, Communication, Handling the loss. In order to accomplish the aim, the study determines the impact of these determinants on the competency of the Agent of Life Insurance Company.

**IndexTerms - :** LIC, Competency mapping, knowledge, efficiency, motivation, communication

### I. INTRODUCTION

LIC has crossed many milestones and has set unrivalled performance records in various aspects of life insurance business. Present days, the growth of the organisation is highly competitive, it requires lot of skilled employees for the welfare of the organization. In a glomming industry like insurance industry the human resources management plays a vital role which is responsible for the effectiveness of the management and proper use of other resources. Each person has different criteria for measuring their own competency. A competency is an key characteristic of a person which enables him to deliver high-ranking performance in a given job or role. It is a set of related mastery or expertise, skills and attributes that allow an individual to soundly perform a task or an activity within a specific function or job. Competency Mapping determines the range to which the various competencies related to a job are owned by a job holder. Thus, competency mapping is a process used by an HR expert to identify and list out competencies that are most relevant and significant to carry out job in an prompt manner. Mapping the individual competencies really gives individual a clarity about the true marketability in today's job market since someone who knows their competencies can compare them with the ones required for a position of interest.

### II. LITERATURE REVIEW

[10]Ramkumar and Saravanan (2007) discussed about the customer relationship management and identified few variables contributing to the dark side of relationship management and they are Dissent among loyal customers, Company is viewed as enemies and not allies, Souring relationships over time, Failure of CRM Initiatives, Attitudinal Barrier, Attracting new customers may be more important. An empirical evidence was also provided in their paper.

[4]B R Celia and M Karthick (2012) had a view of measuring the competency level of employees in the power sector. [4]It gave a broad description of the employee's competencies attributes, different departmental competencies and suggestions given to improve their competency level. The competency assessment focused on 6 behavioral sections: Knowledge, communication, development of people, team orientation, achievement orientation and client orientation. Samples of 300 employees were selected from a population using stratified random sampling. Analysis and interpretation of data was through the statistical tools namely, Percentage analysis method, spearman's rank correlation, ANOVA.

[8]Mills. J and Bowman . D (2012) This paper sets out to review the research available on skill sets and establishes the context for the project, Workforce skills development and engagement in training through skill sets, being conducted through the auspices of the National Centre for Vocational Education Research (NCVER). [8]The review discusses the origin of skill sets and the key features of the two types of available skill sets; that is, skill sets developed by industry skills councils in training packages, on the one hand, and skill sets developed by registered training organisations with their particular clients, on the other. [8]Training package skill sets are made up of prescribed units of training package qualifications based around a licence or regulatory need. Skill sets developed in registered training organisations are flexible constructs comprised of a mixture of training package and/or other accredited units of competency or modules tailored to meet client needs.

[6]Khawaja Jehanzeb and Dr. Nadeem Ahmed Bashir (2013) present a conceptual study established on the employee training and development program and its benefits. [6]This paper will inspect the structure and elements of employee training and development program and later the study present what are the positive outcomes for employees and organizations. To understand the benefits of training and development program, we implemented different level and different disciplinary perspective of employee development program. They

evidently keep a record of their implication of practice in the organization and they conclude as it is also very important for the organizations to timely evaluate the success of employee training and development program.

[12]R. Sugumari and S. Rupa (ALIAS) Andal (2014) attempted to analyse the link between competency mapping and human practice in the organization. [12]Further efforts have also been made to know the impact of competency mapping on individual and team and to know the impact on training provided to the employees with the help of 3 point likert scale. And they concluded as by ensuring the best suitable job to the person, individuals growth and development and map his or her competencies to find the job which suits him or her the most.

[1]Abbokar Siddiq and Chandrashekara. K (2015) attempted to find out the degree of stress on performance of sales department of LIC employees in Mangalore city. The problems arise when the sources of pressure become too frequent without time to recover, or when just one source of pressure is too great for us to cope with.[1] The objective of this paper is to analyse the impact of work stress on performance of employees and to study the recent practices adopted by these organizations to reduce stress. And they conclude as Job stress is negatively related to employee performance

[11]Dr Deepti Sinha and Dr Sachin Sinha (2016) conducted a study on the employees of an IT-based organization. [11]It was largely inferred from this study that there exists a certain level of competency among the employees. It was identified that employees could be slightly improved in terms of their communication, knowledge level and team orientation. The organization needs to set more specific goals in order to improve the achievement orientation of the employees. The feedback mechanism of the organization has to be such that employees take their feedback positively. Objective of this paper to identify the shortcomings in the organization with respect to the requirements of the competencies and suggest suitable measures to overcome these deficiencies. And they the conclude as nothing is impossible with proper training and development

[3]Awasthi and Shraddha(2016) worked with a research paper to know the effectiveness of Competency Mapping on Employee Development. To measure the competency mapping, they take around 15 factors and worked with 296 random sample. [3]The Competency Mapping tendency of selected sample for this research was measured by using the Competency Mapping Measuring Scale(5 point likert scale).on the basis of their work they conclude as competency mapping is the important factor in employee development and overall growth of organization

[2]Dr. Ankita Chaturvedi and Meenu Joshi(2017)They compare the stress level of employees on the basis of working aspects, training and benefits, performance evaluation and appraisal, motivational tools, and job satisfaction and employees performance on the basis of work knowledge and performance, responsibility and time management and personal traits in both public (LIC of India) and private (ICICI Prudential Life Insurance)[2].they worked with the sample size of 400 respondents from the employees of LIC of India and ICICI prudential from Jaipur, Jodhpur, Udaipur, Bikaner and Alwar city with a structured questionnaire .[2] To compare the stress amongst employees working in Public and Private Sector Life Insurance Companies. To compare the employee performance working in Public and Private Sector Life Insurance Companies. To evaluate the impact of job stress on the performance of employees.

[5]Hisham Makki Hanafil and Siddig Balal Ibrahim(2018) has examined skills,attitude and knowledge as the key employee competencies that affect service performance. Researcher investigates employee competencies from the customer stand point.[5]We adopted a customer perspective of employee competencies and used customer experience to predict the customer outcomes.

[13]Szymon T. Dziuba and Manuela Ingaldi (2020) they find out job satisfaction and their work performance with use of simply survey. [13]The employees defined their job satisfaction by referring to 20 statements describing this satisfaction and evaluating three factors that were used to compute the satisfaction index and in the end they didn't get the accurate answers from the employees, because the employees knew that results would be available to the management so they could be afraid to answer honestly.

### III. SIGNIFICANCE OF THE STUDY

The study focuses on the competencies of the agents in the work environment. Each person has different criteria for measuring their own competency. The study is beneficial for the organisation for placing a eligible individual in the specific job role. Thus, competency mapping is a process used by an HR expert to identify and list out competencies that are most relevant and significant to carry out job in a prompt manner. Mapping the individual competencies really gives individual a clarity about the true marketability in today's job market since someone who knows their competencies can compare them with the ones required for a position of interest.

### IV. OBJECTIVES

- To identify the variables affecting the LIC agent's performance
- To collect data from LIC agents and formulate competency map.
- To analyse the agent's competency

### V. RESEARCH METHODOLOGY

#### 5.1Type of study:

A Descriptive study – descriptive research aims to accurately and systematically describe a population, situation or phenomenon. A descriptive research design can use a wide variety of research method to investigate one or more variables. The type which is proposed in this research design is descriptive study.

#### 5.2 Sampling technique:

Convenient Sampling Method is adopted to collect the primary data. The respondents for the purpose of the study are selected systematically. Convenience sampling is a type of non-probability sampling, which doesn't include random selection of participants. The opposite is probability sampling, where participants are randomly selected, and each has an equal chance of being chosen.

#### 5.3 Sample size:

The sample size of 54 agents has been taken for this study. Both LIC club member and independent agent had responded

#### 5.4 Data collection methods:

Data collection can be classified into the two types namely

- Primary Data

- Secondary Data

### 5.6 Statistical tools:

The research instrument adopted was structured questionnaire. The questionnaire used in this consists of questions indicating the work life of employees like work environment, behaviour of colleagues, balance between work and personal life, etc.

The statistical tools applied for the study include the following are

- Percentage method
- Chi – square test

### 5.7 Chi –square test:

The chi – square test, written as  $\Psi^2$ -test, is a useful measure of comparing experimentally obtained results with those expected theoretically and based on the hypothesis. It is used as a test statistic in testing a hypothesis that provides a set of theoretical frequencies with which observed frequencies are compared. In general chi – square test is applied to those problems in which we study whether the frequency with which a given event has occurred, is significantly different from the one expected theoretically.

$$\text{chi-square} = X^2 = \sum (O_i - E_i)^2 / E_i$$

Where,  $O_i$  = Observed frequency

$E_i$  = Expected frequency

The current study is descriptive and analytical in nature which is totally based on both the primary and secondary data collection method. The secondary data has been collected from various publications such as research papers, research articles from different journals. This study aims at the depth analysis factors related to how the democratic variables affect the agents performance in the organisation

## VI. ANALYSIS

**Table1 : Distribution of demographic variable**

S.No.	Demographic Variables	Frequency	Percent	Cumulative percentage
1.	<b>Age</b>			
	Less than 25	14	25.9	5.18
	25 to 45	23	42.6	8.52
	45 to 65	17	31.5	6.3
	Above 65	0	0	0
2.	<b>Education Status</b>			
	Graduate	48	88.9	17.78
	Illiterate	2	3.7	0.74
	Student	4	7.4	1.48
3.	<b>Status</b>			
	Independent Agent	27	50	10
	LIC club member	27	50	10
4.	<b>Experience</b>			
	2 to 5 years	18	33.3	6.66
	5 to 10 years	9	16.7	3.34
	10 to 15 years	12	22.2	4.44
	More than 15years	15	27.8	5.59
5.	<b>Working Status</b>			
	Part time	30	55.6	11.12
	Full time	24	44.4	8.88
	<b>Total</b>	54	500	100

### INTERPERTATION:

In the table for distribution of demographic variables, 25.9% of the respondents belongs to age group less than 25, 42.6% of the respondents belongs to age group 25 years to 45 years, 31.5% of the respondents belongs to age group 45 to 65 years. 88.9% of the respondents are graduate, 3.7% of the respondents are illiterate, 7.4 % of the respondents are the student. 50 % of the respondents of independent agent and 50% of LIC club member.

33.3% of the respondents having 2 to 5 years, 16.7% of the respondents having 5 to 10 years, 22.2% of the respondents having 10 to 15 years. 27.8% of the respondents having more than 15 years. 55.6% of the respondents are working as a part time agent, 44.4% of the respondents are working as a full- time agent.

Table 2: Distribution of competency of individual

Sl.NO	Competency factor	Mean score					Overall Mean score
		SA	A	ND/NDA	DA	SDA	
1.	Knowledge about plans	16	18	13	5	2	2.24
2.	Efficiency at work	16	22	14	1	1	2.05
3.	Handling the loss	19	12	19	3	4	2.44
4.	Motivation	20	15	13	3	3	2.14
5.	Communication skills	22	12	13	3	4	2.16

**INTERPERTATION**

In the table of distribution of competency of individual the respondent has been choosing their option in strongly agree, agree, neutral, disagree, strongly disagree in various competency factors namely knowledge about plans, Efficiency at work, Handling the loss, Motivation, Communication skills.

Table 3: Distribution of competency factor associated with demographic variable

S.No.	Competency factor Vs Demographic Variables	Chi-Square value	P-Value	Result
1.	<b>Education</b>			
	Education Vs Knowledge about plans	8.771	.187	Non-Significant
	Education Vs Efficiency at work	20.039*	.010	Significant
	Education Vs Handling the loss	9.860	.772	Non-Significant
	Education Vs Motivation	7.969	.240	Non-Significant
	Education Vs Communication skills	33.656	.484	Non-Significant
2.	<b>Age</b>			
	Age Vs Knowledge about plans	4.301	.636	Non-Significant
	Age Vs Efficiency at work	7.208	.514	Non-Significant
	Age Vs Handling the loss	14.508	.413	Non-Significant
	Age Vs Motivation	7.667	.264	Non-Significant
	Age Vs Communication skills	41.453	.178	Non-Significant
3.	<b>Status</b>			
	Status Vs Knowledge about plans	7.710*	.052	Significant
	Status Vs Efficiency at work	9.371*	.052	Significant
	Status Vs Handling the loss	5.755	.569	Non-Significant
	Status Vs Motivation	1.688	.640	Non-Significant
	Status Vs Communication skills	15.233	.579	Non-Significant
4.	<b>Experience</b>			
	Experience Vs Knowledge about plans	19.280**	.023	Significant
	Experience Vs Efficiency at work	15.003	.241	Non-Significant
	Experience Vs Handling the loss	31.508	.066	Non-Significant
	Experience Vs Motivation	23.347**	.005	Significant
	Experience Vs Communication skills	53.198	.390	Non-Significant

Working Status			
Working status Vs Knowledge about plans	1.442	.696	Non-Significant
Working status Vs Efficiency at work	6.944	.139	Non-Significant
Working status Vs Handling the loss	13.874*	.053	Significant
Working status Vs Motivation	3.000	.392	Non-Significant
Workingstatus Vs Communication skills	19.508	.300	Non-Significant

\*Significant at 10%

\*\* - significant at 5%

Others are non-significant

## VII.FINDINGS

- Education affects the efficiency at work, this indicates the education plays a key role when it comes to efficiency at the work place
- Status which can be categorized into two, namely LIC Club member and independent agent who has their own way of upgradation of knowledge about the plans and the efficiency at the work place
- The frequent usage of the plans over a long time period makes the agent well familiar with the plans. Thus, Experience ultimately affects the knowledge of an individual
- The experience has a huge impact on motivation on the minds of the agents
- Working status i.e part time or full-time agent differs in the way of handling the loss
- Age is not a barrier for the competency of the individual agent

## VIII. SUGGESTIONS

- Considering the findings, each and every role of the organizations should have a basic criterion as a graduate to improve the efficiency of the organization through recruiting the suitable educated graduate candidate
- LIC Club member and Independent was lagging in communication skills it can be reduced by giving them proper periodical training program and assessment programs to check the fluency in communication and confidence level when the approach a client.
- Satisfaction level at work, Affiliation with the organisation, Skill recognition in the work place can be a good motivation factor for the agent to improvise their work in more prompt way
- Agents feel stress at work once they are unable to achieve the monthly targets or running out of time. To reduce this organisation can arrange a session with the efficient field worker to guide them

## IX. CONCLUSION

Organizations are required to work on process and practices to attain higher level than now, by improving the competency of the agent. The competency factors like knowledge about the plans, efficiency at work, handling the loss, motivation from organization side and communication skills should be made as blend and a training program should be formulated to improve this blend. The study has analyzed how the demographic variable affects the competency factor in an individual. So demographic grouping is very essential for forming the cluster for a training program.

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