

**YANGON UNIVERSITY OF ECONOMICS
DEPARTMENT OF COMMERCE**

**EFFECT OF SOFT SKILL ON EMPLOYEE PERFORMANCE IN
BANKING SECTOR OF MYANMAR**

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**YANGON UNIVERSITY OF ECONOMICS
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ABSTRACT

This study focuses on the soft skill that effect the performance of employee. The objectives of the study is to identify the soft skill to employee in banking sector and to examine the effect of soft skill on employee performance in banking sector of Myanmar. However, the thesis is linked with soft skill that effect on performance of employee has been analysis through data collected from 85 respondents of AYA bank. The primary data was collected by using structured questions and with the participation of middle level and above employee from AYA bank. In thesis, where mainly based on descriptive statistics and linear regression analysis methods were used to conclude primary data. The soft skills consist of leadership, communication, teamwork, problem solving, and time management skills. The performance is measured using 10 structural questions. The results show positive link between soft skills and the performance of employee. Although the survey respondents are from middle and above level in their career, it is shown that there is the need to improve their soft skill theory and applications. And addition to this, it is shown the performance is not high among respondents. Therefore, it is suggested to provide more theoretical training regarding the soft skills and need on the job training to improve performance of employee of AYA bank.

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CHAPTER 1

INTRODUCTION

Soft Skill is the process in which people's capabilities to perform jobs. Soft skill training provides employee with update, concise knowledge and skills to be used in their present jobs. There are 2 types of skills which are hard skills and soft skills. Many organizations provide hard skill such as technical skills, how to use intranet, how to review income statement etc. The soft skill includes communication, mentoring, management etc. (Jackson, 2006). "The development is one of the priority list of a companies. There is enormous value in organizing proper and development sessions for employees. allows employees to acquire new skills, sharpen existing ones, perform better, increase productivity and be better leaders. Since a company is the sum total of what employees achieve individually, organizations should do everything in their power to ensure that employees perform at their peak" (Chopra, n.d.)

Employee training is important not only for newly recruited but also for old employee. It helps to maintain productivity, improve performance and employee satisfaction. The skills of a company can be categorized into 4 types: regular training, technical or job-related training, interpersonal training, and development training. (Jackson, 2006). These can build strong capabilities of employee and competencies across various sectors.

"The rapidly changing business environment in banking sector and the constant challenges it poses to organizations and businesses make it imperative to continuously enhance and improve knowledge and skill sets across the organization. The Bank has built strong capabilities in and development to build competencies across various sectors". (Jyoti, 2017). One of the biggest challenges being faced in human resource management is to create an effective HR strategy that link with soft skills and supports its business goals. Due to high unemployment persists, many employers are facing a difficult to find the candidates with the right skills to fill their jobs.

The employee who has soft skill is more workable in their job. The soft skill will give more understanding of responsibilities and role, and also develop their

confidence. This confidence will increase the productivity performance. “Employees who are competent and on top of changing industry standards help the company hold a position as a leader and strong competitor within the industry. The trained employee can increase efficiency in processes will ensure project success. Staff are more likely to feel valued if they are invested in and therefore, less likely to change employers. and development is seen as an additional company benefit.” (Salah, 2016) . Therefore, the cost for staff seeking and vacancy announcement, is going down caused.

The success or failure of any organization is based on the quality of its human resource and, while it is played an important role. More importantly the trainings have to be quantifiable and applicable to the job nature. “The staff development should assist individual performance to impact positively on organizational productivity both in the short term and in the future. Performance is associated with quantity of output, quality of output, timeless of output, presence or attendance on the completed and effectiveness of work completed. Otherwise, where manpower resources development of an organization is not given the appropriate attention, the implication could be poor organizational performance” (Salah, 2016).

“The effects employee's job performance is a positive motivational factor which enhances the knowledge of the employee towards the job by which employees become proficient in their jobs and they become able to give better results. In addition, is seen as a useful means of coping with changes fostered by technological innovation; market competition, organizational structuring and most importantly it plays a key role to enhance employee performance” (Bhat, 2013). This study analyses the association between soft skills and its impact on employee performance in banks.

1.1 Rationale of study

The service qualities provided in Myanmar are difference not only among individual organization but also among each branches of same organization as well as banking sector. Therefore it is interested to study employee performance in banking sector. s are important for organization to improve external factors such as productivity, efficiency and quality of service and employee factors such as employee performance, motivation, technical skills, personal skills and conceptual skills. Thus the Soft Skill s are supporting to improve external factor of the organization. Nowadays there are many challenges in global competition and rapid changing environment, many service organizations face insufficient workforce skills both technical and personal skill.

In Myanmar, there are 28 domestic banks which included 4 state own banks, 3 municipal government own bank, 10 semiprivate banks and 14 private banks. These banks increase growth and expand market shares, the customer services and communication is one of the factors the need to continue growing the business. In 2014, central bank started to permit to operate foreign banks in Myanmar. Thus the business competition became serious among banks and the performance of bank employee is major factor to success in their business. “In 2018, here are 13 international banks from China, Japan, Singapore, India, Malaysia and Vietnam with branches in the country currently listed with the CBM, while 49 other banks have representative offices in Myanmar” (Khine, 2018) This makes increased growth and development in banking sector and financial sector and become more competitive among banking sector.

Due to increased growth of economy of Myanmar, there are high demand of financial services and substandard customer services of bank, many customers are reluctant to use banking service. GIZ and Deutsche Bank (DB) are addressing the challenges of Human Resource Development in the banking sector. Many banks’ staff has to increase knowledge of banking services and exposure to regional and international good practices. There are joint capacity development activities done by GIZ and DB in 2014 for 12 major banks (Sebastian Sommer (GIZ)). Soft skills are categorized into 8 categories which are: communication skills, listening skills, creative thinking, time management, stress management, conflict resolution, empathy and motivation (Peggy klaus). In addition to above skills, due to the trends of banking

services in Myanmar, employee need basic ICT skills, quality management, risk management skill and change management skill. These are increasing need for developing complex financially efficient service, support overall business and cost saving.

According to the Deloitte Access Economics, “2/3 of job will be soft skill intensive by 2030, soft skills of employee could increase revenue by more than 90,000 USD, demand for soft skill exceeds supply up to 45 percentage and ¼ of employer have difficulty filling entry level vacancies because of applicants lack of soft skills” (Co., 2017). The financial business is improving rapidly, the soft skills are important for beginners up to top level management. Employee who have more soft skill are more productive and creative, thus soft skills are important relationship between human resource and economic growth.

By studying s and its effect on organization, the types of received , gaps in and impact on organization or respective branches can be explored. Therefore, the organization can have known on which specific is required in future and also have knowledge the impact on on organization. Thus, this study is done in private banks of Myanmar in which to understand the s and its effect on banking sector in Myanmar.

1.2 Objectives

The objectives of the study are:

- (1) To identify the type of soft skill of employee in banking sector of Myanmar
- (2) To examine the effect of soft skill on employee performance in banking sector of Myanmar

1.3 Scope and method of study

The descriptive statistic method is used in this study. In order to fulfill the objectives of study, both secondary data and primary data is used. The study is conducted to collect about 100 interviewers and 85 persons are responded with different staff level as primary data collection. The primary data is collected through questionnaires directly to employee who is working at banks as well as attending MBF program in Myanmar. Therefore, the accuracy of analysis is strongly depending on answer provided by employee. The secondary data is used from organization’s previous data, research articles, journals etc. to measure the performance employee.

1.4 Organization of the Study

The paper organizes into Five chapters. Chapter 1 is the introduction that provide background, rationale, objectives and scope and method of study. Chapter 2 emphasizes on literature review of Soft Skill and its effect on employee performance. Chapter 3 describes overview of self-evaluation of employee performance and effect of performance. Chapter 4 is the analysis on soft skill and its effect on employee performance in banks. And the Chapter 5 consists of findings and recommendations provided the research objectives of the study.

CHAPTER 2

LITERATURE REVIEW OF SOFT SKILL AND ITS EFFECT ON EMPLOYEE PERFORMANCE

This chapter provides a literature review to importance of soft skill that identify the type of soft skill to employee in banking sector of Myanmar and examine the effect of soft skill on employee performance in banking sector of Myanmar. In this chapter, these are included type of soft skills such as leadership skill, time management skill, teamwork skill, communication skill and problem-solving skill. Then, soft skill effect to employee performance in productivity.

2.1. Soft skills

In recent years, many companies think about soft skills to improve their business success and as a major factor to support for global economy. In 2006 report “Are They Really Ready to Work? Employers’ Perspectives on the Basic Knowledge and Applied Skills of New Entrants to the 21st Century U.S. Workforce” shows that employers view “soft skills” as even more important than the technical skills (reading, writing and arithmetic). “A definition of soft skills from that time would encompass listening, empathy, interpersonal communication, team building, group dynamics, sensitivity to others, compassion, integrity, and honesty” (Kamin, 2013). There are some studies shows that many young people are inadequate to prepare to be successful in workplace and over half of new entrants are deficient in soft skills like communication, time management, team-work. Problem solving etc. A center survey found that the more stressful in organization, the more important of leadership skills in organization. The gap in leadership soft skill leads to issues in interpersonal relationships, communication, change management, creativity, and productivity in specific department of work. When someone meet with you in very first time, you need to make impression from that people by using communication skill. Therefore the soft skills are important for employee not only in the financial session but also in the business session and it has also effect on the performance.

Soft skills are interpersonal skills that has ability to communicate effectively with others, ability to listen others’ feelings, view and response. It includes flexible

and result oriented to work. There is also ability to overview the whole situation and also possess far sided vision. Soft skills are taught in universities starting from 19th century and it is developed to encourage people to assess own motivations, behavior, patterns, values, attitude and belief. Moving towards 21st centuries, related to soft skills improve theories as well as practical sessions. “Supervisor as self” as a part of modules emphasizing the importance of knowing yourself before supervising others. These include personality type, learning style, values and leadership style.

2.1.1. Leadership Skill

Leadership is the making the motivation the group of people to act towards a common goal. “Any position within an organization that allows personnel to serve other personnel by communicating clearly, assisting with strategic planning (whether through a single project or global planning), and providing guidance and feedback to others” (Global, 2019). Leadership is also link with how to treat people to accomplish the goals. Many good leaders show mutual respect, listening to others, provide meaningful thoughts and bring people together. The leadership is creating environment to perform positive result.

Leadership has relationship with performance, as effective leaders are those who increase a company's situation. If an individual, in a leadership role, does not meet profit expectations which was set by higher management or shareholders, it may be terminated. Writing in Forbes magazine, Erika Andersen, author of "Leading So People Will Follow," says, “like most things – leadership capability falls along a bell curve. So the fact is that most folks who start out with a modicum of innate leadership capability can actually become very good, even great leaders” (business, 2019).

“Motivation is an essential part of success and business prosperity in the existing dynamic and competitive market. It comprises of an individual’s internal characteristics and the external factors that include job factors, individual differences and organizational practices” (Gopal, 2014). It is important for middle and senior staff to emerge as leaders so that they understand team members’ needs and expectations, which drive the organization’s culture. The internal characters include willingness, transparency, fulfilling the need of employee, employee development program, policies for rewards and punishment etc. These will help to achieve organizational goals, teamwork and increase performance of individual employee.

There are many leadership styles, which are authoritarian style, democratic style and laissez-faire style.

Authoritarian leadership styles are far away from employees and by doing punishment, regulations, rules and orders. This type of leader always assign task, rule making and problem solving by unilateral type of decision making. They decide themselves without involving employees and provide instructions without comments or question. In that way, the leaders tell their subordinates what and how to do it without receiving or listening others' advice. The characteristic of Authoritarian leaderships are no inputs from members, lead all decisions, dictator rules, highly structured, rigid management, little creative and out of box thinking (CHerry, 2019). The benefits include make decision quickly and provide clear chain of instruction.

Democratic leadership style is the leader includes one or more employees in the decision-making process, more participatory role is provided to group of people. Everyone in the group has chance to involve, ideas are exchanged freely, and discussion are allowed. "The democratic leader is charged with deciding who is in the group and who gets to contribute to the decisions that are made. The major characteristic of democratic leadership included acknowledge the team's ideas, share opinion and decision making. It is also encouraged creativity and rewards. The benefit is getting new ideas, creative problem solving, and more commitment in work and leads to higher productivity" (CHerry, 2019). "A strong leader who utilizes an autocratic style can take charge of the group, assign tasks to different members, and establish solid deadlines for projects to be finished."

Delegative or laissez-fair (free-rein) – the leader desire the employees to make the decisions, however, the leader is still responsible for the decisions that are made. The characteristic includes little guidance from leaders, complete freedom for followers, provide resource as need, members are expected to solve problems and group responsibility and decisions are encouraged. There have been many well-known political and business leaders throughout history who have the characteristics of a laissez-faire leadership style. The benefit of this style of leadership include high motivation of team, expertise and skills are appeared, value the independence and increase productivity. "Laissez-faire leadership can be effective in situations where group members are highly skilled, motivated, and capable of working on their own"

(CHerry, 2019). “Since these group members are experts and have the knowledge and skills to work independently, they are capable of accomplishing tasks with very little guidance.” In some situations, the laissez-faire style leads to poorly defined roles within the group. “Since team members receive little to no guidance, they might not really be sure about their role within the group and what they are supposed to be doing with their time.”

2.1.2. Time Management Skill

“Time management is the process of organizing and planning how to divide your time between specific activities. Good time management enables you to work smarter which is not harder, so that you get more done in less time, even when time is tight and pressures are high. Failing to manage your time damages your effectiveness and causes stress. It refers to the way that you organize and plan how long you spend on specific activities. The benefit from time management includes greater performance, less, better reputation, and efficiency. Failing to manage the time effectively can have some very undesirable consequences such as missed deadlines, inefficient workflow, poor work quality and high stress” (team M. t., 2019). Spending a little time learning about time-management techniques will have huge benefits now – and throughout the career. Time management skills include a variety of skills that will help you manage your time well. There are the most important time management skills include: organization, prioritization, goal-setting, communication, planning, delegation and stress management.” (team M. c., 2018)

The organized things “can help to maintain a clear picture of what needs to complete and when. The well-organized in this era mean maintaining an up-to-date calendar, being able to locate certain documents easily, having a tidy environment and taking detailed, diligent notes. By utilizing calendar for more long-term time management, write down the deadlines for projects, or for tasks that are part of completing the overall project” (Teamliquidplanner, 2018). It includes considering the days might be best to dedicate to specific tasks. “The benefits of organization are harmonizing employees’ individual goals with the overall objectives of the firm. If employees are working without regard for the big picture, then the organization loses the cohesion necessary to work as a unit” (Fayol, 1949). “It improves tracking and accountability, that structure helps businesses determine the resources it needs to

grow. Organization aids business efficiency and helps reduce waste. In order to maximize efficiency, some businesses centralize operations while others arrange operations with customer or regional demands in mind” (Projectmanagement.com, 2017).

“Prioritize work affects the success of a project and engagement of the team. It can count on technical projects, no matter how well-planned, to involve change orders, re-prioritization and the regular appearance of surprises. It’s just the natural order of things. Assessing each of your responsibilities for priority is key in being a good time manager. There are many ways to prioritize what you need to accomplish. You might decide to complete fast, simple items followed by longer, more involved ones” (Teamliquidplanner, 2018). Alternatively, you might prioritize your tasks starting with the most time-sensitive, or a combination of both. There are 6 steps on prioritizing; collect things to do, identify urgent, important matrix, assess value, order task, be flexible and adaptable and knowing when to cut. The collecting things to do include put together everything as possible as it is, then prioritizing task using urgent-important matrix. By review how important or value work is worth for organization. Once the prioritizing is completed, cut all the remaining task from list and focus only on the prioritize list. The prioritization lead to cost saving, efficiency and increase performance.

“Setting goals is the first step to becoming a good time manager. Goal setting allows you to clearly understand your end goal and what exactly you need to prioritize to accomplish it. Setting both short and long-term goals can lead to success in your career. A goal can be defined as a future state that an organization or individual strives to achieve” (Marler, 2019). “There are three common approaches are; the top-down approach, the bottom-up approach, and the interactive approach. The strategic goals determine the tactical goals and objectives as they are passed down to the next level of management. The tactical goals in each department dictate the operational goals and objectives to individual employees. On the lowest level, the supervisor and employee agree upon performance objectives, as well as how goal attainment will be measured. This gives the supervisor a chance to address employee concerns or potential obstacles to goal achievement.” (Malar, 2018). Once the supervisor and subordinate meet to assess to what extent performance objectives have been met. The

top-down approach has many advantages. It helps the goals and objectives of the organization are directly tied to and support the mission statement. It increases the goals set by upper-level managers of the organization. However, the top-down approach also has disadvantages. Goals of the organization do not change so quickly because they are not flexible.

Being a good time manager means only completing work that will help you and your company accomplish goals. “While this skill is most often done by managers, you can also practice delegating tasks if you are managing a project. While it can often be difficult to say “no” when someone asks you to do something at work, it is important to practice having boundaries to manage your time well and ultimately accomplish your goals. Delegation is the assignment of any authority to another person (normally from a manager to a subordinate) to carry out specific activities. It is one of the core concepts of management leadership” (Wikipedia, n.d.). The process of delegation includes assignment of authority, task, creating responsibility and accountability. “Good delegation saves money, time, builds people and team skills, grooms successors and motivates people. Poor delegation sucks! Ask any employee. It causes frustration, demotivates and confuses people and teams. It is important to develop good delegation skills” (Projectmanagement.com, 2017). There are some facts that help in delegations: delegation is 2 way nature, it developed self and the team, need delegation plan, definite task to assign, select individual, plan, clear instruction, clear outcome, resource planning, agreed timeline and feedback from team.

“Stress management is a wide spectrum of techniques and psychotherapies aimed at controlling a person's level of stress, especially chronic stress, usually for the purpose of and for the motive of improving everyday functioning”. “In this context, the term 'stress' refers only to a stress with significant negative consequences, or distress in the terminology advocated by Hans Selye, rather than what he calls eustress, a stress whose consequences are helpful or otherwise” (Wiki, 2019). When doing time management, it should also be attentive to the mental health. “Handling stress in a positive way can help and stay motivated and perform well when going through the right schedule. this might do things by including small breaks throughout day in small ways as you accomplish tasks. Stress management consists of making

changes to the life if in a constant stressful situation, preventing stress by practicing self-care and relaxation and managing responses to stressful situations” (Gonzalez, 2019).

2.1.3. Teamwork Skill

Teamwork skill is needed when the work of the team members is needed to synergistic. “Team synergy consists of shared tasks, collective beliefs, valued behaviors, and common goals. When team members understand that high-performing teamwork is their responsibility, alignment, synergy, and results begin to occur. Teamwork material offers a high-impact learning experience that helps participants understand how effective teams operate and how individual team members contribute to the development of a high-performance team” (effectiveness, 2018). There are some factors to improve teamwork skills which are; setting common goals, honest each other, feedback and practice together. Teamwork skills can help both in career and when seeking new opportunities.

Honesty may be seen as transparency and openness- your willingness to communicate what you’re thinking or feeling, even when it is uncomfortable or unpopular. “Honesty may be seen as a willingness to listen and discuss issues before the data is completely thought through, when available alternatives are not fully crystallized, and when decisions are not yet final. It may also be seen as keeping your word, following through on promises, and delivering on time” (Chapman, 2018). It is important to be honest with your team. This might mean sharing a disagreement, explaining that you were not able to complete a certain task on time, or sharing a new development. “Without transparency, it can be difficult for a team to develop trust and therefore work together efficiently. There are some tips to improve on honesty within a team which are; keep the words, commitments, pay attention to your environment, stay focused, taking responsibly and respect to employee” (electrician, n.d.).

“Responsibility is the obligation of a subordinate to carry out the duties assigned to him.” (O’Donnel, 2018) “Within the dynamic of teamwork, it is important that every party involved both understands the work they are responsible for and makes the effort to complete said tasks on time and up to the expected

standard. With the entire team functioning properly by taking responsibility for their own work, they can work together towards a common goal” (Indeed, 2018).

Teamwork exists so that a group of individuals with a diverse set of skills and talents can work together to create something better than one could create on their own. It is crucial to work with other teammates to share ideas, improve each other’s work and help one another to form a good team. Teamwork is the collaborative effort of a group to achieve a common goal or to complete a task in the most effective and efficient way. This concept is seen within “the greater framework of a team, which is a group of interdependent individuals who work together towards a common goal. Basic requirements for effective teamwork are an adequate team size. The context is important, and team sizes can vary depending upon the objective. A team must include at least 2 or more members, and most teams range in size from 2 to 100. Sports teams generally have fixed sizes based upon set rules, and work teams may change in size depending upon the phase and complexity of the objective. Teams need to be able to leverage resources to be productive (i.e. playing fields or meeting spaces, scheduled times for planning, guidance from coaches or supervisors, support from the organization, etc.), and clearly defined roles within the team in order for everyone to have a clear purpose. Teamwork is present in any context where a group of people are working together to achieve a common goal. These contexts include an industrial organization (formal work teams), athletics (sports teams), a school (classmates working on a project), and the healthcare system (operating room teams) (wiki, 2017). In each of these settings, the level of teamwork and interdependence can vary from low (e.g. golf, track and field), to intermediate (e.g. baseball, football), to high (e.g. basketball, soccer), depending on the amount of communication, interaction, and collaboration present between team members”.

2.1.4. Communication Skill

Communication skills are abilities when giving and receiving different kinds of information. “Communication skills involve listening, speaking, observing and empathizing. It is also helpful to understand the differences in how to communicate through face-to-face interactions, phone conversations and digital communications, like email and social media” (Indeed, 2019). Although communication programs are taught in many companies and organizations, the actual practice and acceptance of

expanded definitions of soft skills is not elevated to optimum potential in all industries and organizations. Customer service, a field based on soft skills, is considered by many to be the worst it has been in decades. There is definitely an opportunity for and development. Developing strong communication skills help to make effective plans and allows to delegates. Formal communications are the one which flows through the official channels designed in the organizational chart. It may take place between a superior and a subordinate, a subordinate and a superior or among the same cadre employees or managers. These communications can be oral or in writing and are generally recorded and filed in the office.

“Vertical Communications as the name suggests flows vertically upwards or downwards through formal channels. Upward communication refers to the flow of communication from a subordinate to a superior whereas downward communication flows from a superior to a subordinate. Application for grant of leave, submission of a progress report, request for loans etc. are some of the examples of upward communication. Sending notice to employees to attend a meeting, delegating work to the subordinates, informing them about the company policies, etc. are some examples of downward communication. Horizontal or lateral communication takes place between one division and another.” For example, a production manager may contact the finance manager to discuss the delivery of raw material or its purchase.

“Any communication that takes place without following the formal channels of communication is said to be informal communication. The Informal communication is often referred to as the ‘grapevine’ as it spreads throughout the organization and in all directions without any regard to the levels of authority. The informal communication spreads rapidly, often gets distorted and it is very difficult to detect the source of such communication. It also leads to rumors which are not true. People’s behavior is often affected by the rumors and informal discussions which sometimes may hamper the work environment” (Toppr, 2017) . However, sometimes these channels may be helpful as they carry information rapidly and, therefore, may be useful to the manager at times. Informal channels are also used by the managers to transmit information in order to know the reactions of his/her subordinates.

2.1.5. Problem Solving Skill

The Concise Oxford Dictionary (1995) defines a problem as: “A doubtful or difficult matter requiring a solution” and “Something hard to understand or accomplish or deal with.” It is worth also considering our own view of what a problem is. “People are constantly exposed to opportunities in life, at work, at school and at home. However many opportunities are missed or not taken full advantage of. Often we are unsure how to take advantage of an opportunity and create barriers - reasons why we can't take advantage. These barriers can turn a potentially positive situation into a negative one, a problem. A problem is any unpleasant situation which prevents people from achieving what they want to achieve. Any activity to eliminate a problem is termed problem solving. It involves being able to identify and define the problem, generating alternative solutions, evaluating and selecting the best alternative, and implementing the selected solution. The benefit of problem-solving skills are make impossible to possible and increase confidence” (Cleverism, 2017).

It is important to improve the problem-solving skills by detaching yourself from problem, analyze it in parts, investigative, be inquisitive and be open to suggestions. There are several stage that can use in problem-solving skills which are as follow:

The problem identification involves detecting and recognizing that there is a problem; identifying the nature of the problem and defining the problem. This is also the first phase of problem solving may sound obvious but often requires more thought and analysis. Identifying a problem can be a difficult task in itself. By reviewing documents and previous work, it can be identified origin of problem.

The problem structuring included a observation, fact-finding and developing a whole picture of the problem. The problem identification is all about gaining more information about the problem and increasing understanding. This phase is all about fact finding and analysis, building a comprehensive about the barrier(s). This stage may not be necessary for very simple problems but is essential for problems of a more complex nature.

After identifying problem, it generates a range of possible courses of action, but with little attempt to evaluate them at this stage. This is the time to do some brainstorming. “There may be lots of room for creativity, separate list for alternative solution must be recorded. The problem-solving framework it is now time to start

thinking about possible solutions to the identified problem. In a group situation this stage is often carried out as a brain-storming session, letting each person in the group express their views on possible solutions (or part solutions)”. In organizations different people will have different expertise in different areas and it is useful, therefore, to hear the views of each concerned party.

“Decision making should be careful analysis of the different possible courses of action and then selecting the best solution for implementation. This is perhaps the most complex part of the problem-solving process. Following on from the previous step it is now time to look at each potential solution and carefully analyses it. Some solutions may not be possible, due to other problems like time constraints or budgets. It is important at this stage to also consider what might happen if nothing was done to solve the problem - sometimes trying to solve a problem that leads to many more problems requires some very creative thinking and innovative ideas” (Toppr, 2017). In this regard, it consists of evaluation of solutions with cost and benefit analysis, agreement on solutions, back up plan once it is not a good solution should be developed.

The implementation stage is accepting and carrying out the chosen course of action. “Implementation means acting on the chosen solution. During implementation more problems may arise especially if identification or structuring of the original problem was not carried out fully” (Indeed, Indeed, 2019).

“After all the stages the monitoring and feedback stage is about reviewing the outcomes of problem solving over a period of time, including seeking feedback as to the success of the outcomes of the chosen solution. The final stage of problem solving is concerned with checking that the process was successful. This can be achieved by monitoring and gaining feedback from people affected by any changes that occurred. It is good practice to keep a record of outcomes and any additional problems that occurred” (Chopra, n.d.).

2.2. Employee Performance

Individual performance is important for an organization as a whole and for the individuals working in it. “Performance comprises both a behavioral and an outcome aspect. A high-performing employee that have a solid set of soft skills could be

improving their co-worker's efficiency levels and the quality of their work. It is a multi-dimensional and dynamic concept.” (Teamliquidplanner, 2018). “Organizations need highly performing individuals in order to meet their goals, to deliver the products and services they specialized in, and finally to achieve competitive advantage. Employing people with excellent soft skills pushes others to match their efforts and their skill level. Performance is also important for the individual. Accomplishing tasks and performing at a high level can be a source of satisfaction, with feelings of mastery and pride. Low performance and not achieving the goals might be experienced as dissatisfying or even as a personal failure” (AWADH, 2013). The employee performance is measured based on productivity, turnaround time and creativity. “The improvement in productivity leads to employee commitment as norms, values and objectives helps in improving culture of an organization. The system of organization was based upon effective establishment of culture that keep learning environment strong. The performance of employees improves by establishment of strong culture of an organization” (AWADH, 2013).

2.2.1. Performance

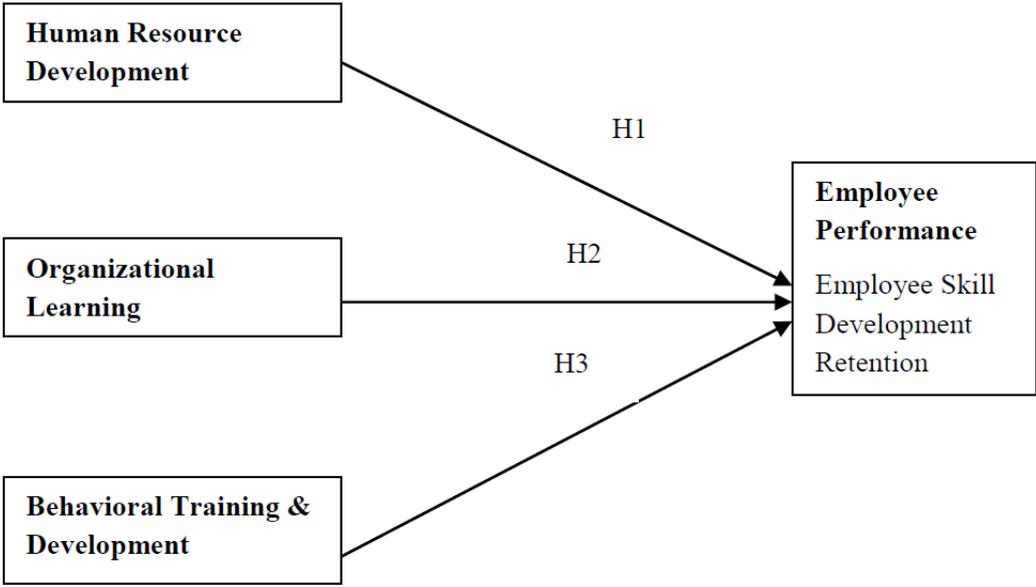
“The productivity is defined as A measure of the efficiency of a person, machine, factory, system, etc., in converting inputs into useful outputs” (Bussinessdictionary, 2019). “Productivity is a crucial factor in production performance of firms and nations. Increasing national productivity can raise living standards because more real income improves people's ability to purchase goods and services, enjoy leisure, improve housing and education and contribute to social and environmental programs. Productivity growth can also help businesses to be more profitable. The performance of employee is producing quality and quantity of work, helps other people, work with team, understand the procedure and increase rate of product development” (Bussinessdictionary, 2019). An employee who has an effective supervisor, motivating them to be more productive is likely to experience a new level of job satisfaction thereby becoming a driver of productivity itself.

2.3. Theoretical reference from previous study

A main strength for organization to harmonize dynamic markets is organizational learning especially on soft skill. “An organization's ability to learn is a key strategic capability to compete in modern markets. This reference from

conceptual framework is an effort to get deep rooted understanding of learning role to organization’s competitive edge by assessing how organizational learning on soft skill, considered as vibrant capability forming firm’s tactical flexibility and aggressive strategy execution to finally polish consumer, fiscal, and marketplace related show” (Santose, 2012). The reference conceptual framework aims at determining the impact of behavioral training and development synergized with human resource development and organizational learning in developing soft skills in employees. The above authors have reviewed extensive literature which laid down the foundation for identifying the determinants of organizational development such as human resource development (HRD, organizational learning (OL) behavioral training and & development (BT & D).

Figure 1 identifying determinants of organizational development as key developers of employee soft skill (Shahjahan Laghari1)

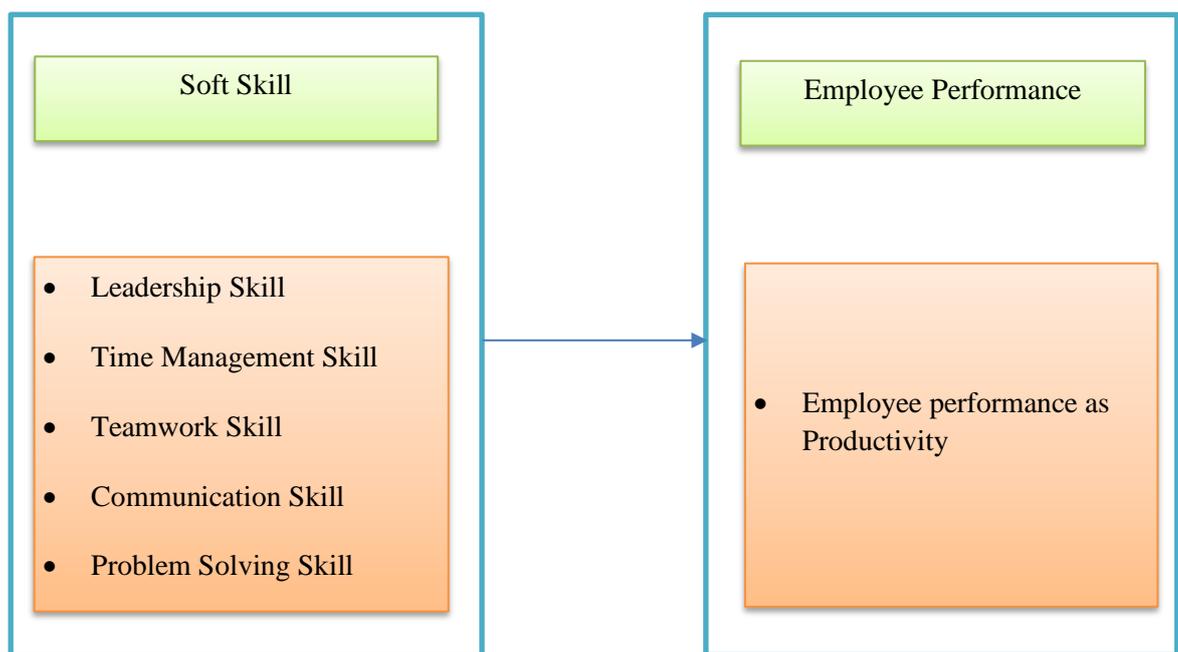


Source: (Shahjahan Laghari1), 2017

2.4. Conceptual framework of the study

There are highest demanding soft skills to be focus on 2019 which is based on articles on Udemy business Melissa Suzuno, which are time management, leadership, problem solving, communication, teamwork, change management, customer service and stress management. The employee performance is measured based on productivity. Therefore the concept is aiming to determine the relationship between soft skill and performance and to examine soft skill knowledge on middle and above level employee. The financial business is improving rapidly, the soft skills are important for beginners up to top level management. Employee who have more soft skill are more productive and creative, thus soft skills are important relationship between human resource and economic growth.

Figure 2 Conceptual framework of the study



Source: Own Compilation

CHAPTER 3

OVERVIEW OF AYAYARWADDY BANK

The objective of this chapter presents about profile of the AYA bank and to identify the soft skill is received by middle level management of employee in AYA Bank. Therefore, this chapter include the background information, head office and numbers of branches, mission, vision and brand promise, organization structure and number of employees, products and services, own conceptual framework of AYA and about the royal banking and practices of CRM in AYA bank.

3.1. Background of the Ayeyarwady Bank

“Ayeyarwady bank received its banking license from the Central Bank of Myanmar on 2 July 2010 and began operations on 11 August 2010. The bank is authorized to operate as an investment or development bank for the domestic market and the approved banking activities include:

- (1) Borrowing or Raising of money
- (2) Lending or Advancing of money either secured or unsecured
- (3) Receiving securities or valuables for Safe Custody
- (4) Collecting and Transmitting money and Securities
- (5) Provides International Banking Services including international remittance, payment and trade services”. (phyu, 2016)

“AYA Bank has always strived to achieve international standards in its banking operations and is constantly improving its corporate governance, risk management and compliance measures by adopting best global practices. The bank has engaged experts and consultants with broad industrial and international experience, and continue to invest significantly in its employees, systems and technology in order to build a solid foundation to grow the business” (phyu, 2016). It believes these efforts will ensure sustainable long-term growth and improve the returns of these stakeholders and the lives of the people of Myanmar.

“AYA Bank is the second largest private bank with nationwide presence, providing a full suite of corporate, retail and commercial banking products and

solutions for, both local and international customers; through the extensive branch network present in every state and division of the country. Leveraging on technology and differentiated customer service has been key to rapidly growing the customer base. In less than 7 years, AYA Bank has opened 216 branches and 541 ATMs countrywide as of April 2017” (phyu, 2016).

“AYA Bank is the first bank in Myanmar to implement Centralized Core Banking System, and continuously strives to offer the best financial services and products in the market. Extending beyond the domestic banking services, AYA Bank also provide International Banking Services to support Clients to implement their projects and plans. Customer support for the bank’s brand and reputation is especially reflected by the growth in non-bank customer deposits reaching over Kyats 3.95 Trillion as of April 2017” (phyu, 2016).

“AYA Bank will continue to extend its reach throughout Myanmar, establishing relationships with new customers, foreign partners, and strengthen the Bank’s capital and risk management controls. The Bank will also emphasize on improving our human capital, and foster a corporate culture of innovation through technology to provide new products and services for our customers” (report, 2017).

3.2. Head Office and Branches of AYA Bank

AYA Bank Head office is located the No. 416, Maha Bandoola Garden St., Middle Block, Kyauktada Yangon. AYA Bank successfully and proudly to open its branches in all of 15 Divisions and States except Chin State. There are (69) branches in Yangon Division which is the most outlet division. The most second outlet division is Mandalay and has (27) branches. The third in number is (11) branches in Ayeyarwady Division. There are (9) branches in Naypyitaw, (7) branches in Shan State, (5) branches in Mon State and Magway Divison, (6) branches in Sagaing Division, (3) branches in Bago Division and Tanintharyi Division, (2) branches in Kayin State and (1) Branches in Rakhine State and Kayah Division.

AYA Bank started its operations in August 2010 with the opening of Naypyitaw Head Office. AYA bank had expanded 5 branches within 2010. In 2011, number of branches increased to 18, 30 in 2012, 54 branches in 2013, 100 branches in

2014, 132 branches in 2015 and had steadily expanded its network of branches up to 150 branches in March 2016.

3.3. Vision, Mission and Brand Promise of AYA Bank

“For the years ahead, the bank will continue to extend its branch network throughout Myanmar. It will continue to focus on building relationship with customers, providing excellent customer service, and leverage on technology as the enabler to enhance its customer’s base. At the same time, the bank aims to strengthen its governance, risk and compliance structure as a measure to ensure balance and to sustain growth” (report, 2017).

“With a vision to be a leading bank in Myanmar, AYA bank seeks highly motivated individuals who share our passion for growth and success; and who would like to make a difference. AYA promote a learning culture within the organization and engage in excellent learning opportunities, reward high performers and provide our employees with career mobility opportunities across our different business units” (report, 2017).

“To be recognized as the leading bank in Myanmar through pursuit of excellent and long term sustainable growth for the bank and its stakeholders. AYA bank is the bank of choice for anyone who is looking for fast, reliable, honest banking relationships at reasonable cost. AYA bank offers the full range of retail and commercial banking products and services and is in tune with domestic customs and international standards in its governance and operations. For your long term banking needs. AYA bank is your trusted partner in Myanmar” (phyu, 2016).

“AYA bank set the corporate goals for their customer to achieve a high level of customer satisfaction by:

1. Providing honest, efficient and courteous service
 2. Offering a full range of products and services
 3. Providing easy accessibility in terms of reach and delivery channels
 4. Employing technology as the enabler for all customer service endeavors”
- (phyu, 2016).

3.4. Products and Services of AYA Bank

“AYA bank offers the full range of retail and commercial banking products and services and is in tune with domestic customs and international standards in its governance and operations. Ayeyarwady bank is the bank of choice for anyone who is looking for fast, reliable, honest banking relationships at reasonable cost” (phyu, 2016).

(1) Saving Deposits

- a. Saving Account
- b. Interest Maximizer Account
- c. Loyal Account
- d. Premium Saving Deposit
- e. Fixed Deposit Aug 2010

(2) Current Deposits

- a. Current Account
- b. Foreign Currency Account

(3) Loan and Advances

- a. Loan and Overdraft
- b. Hire Purchase
- c. Education loan Oct 2016

(4) Remittances

- a. Local Online Remittance Service
- b. International Money Transfer Service
- c. WIFT Telegraphic Transfer
- d. Payment Order August 2010

(5) Cash Management

- a. Receivables Management August
- b. Payable Management
- c. Liquidity Management August 2010

(6) Card Payment

- a. Debit Card
- b. Credit Card
- c. MasterCard
- d. World Travel Card (VISA Prepaid)

(7) eBanking Services

- a. iBanking
- b. mBanking
- c. Electronic Bill Payment

(8) Services

- a. Trade Services
- b. Royal Banking Services
- c. Foreign Exchange Service
- d. Safe Deposit Boxes
- e. Correspondent Bank

CHAPTER 4

ANALYSIS ON SOFT SKILL AND ITS EFFECT ON EMPLOYEE PERFORMANCE

This chapter presents analysis on soft skill and its effect on employee performance in AYA bank by using data collection with statistics method to questionnaires' answers and described mean value results to analyze their managerial level consideration.

4.1. Research Methodology

In this study, descriptive statistics method to data analysis and simple random sampling method, online survey answering method to questionnaires are used as methods of study. Structured questions are also used, as section 1 for profile of respondents and section 2 knowledge on soft skills and section 3 for self-assessment for performance, to collection response from middle and above career position of AYA bank, Yangon branch. The Likert scale questioner used in the questionnaires and it is attached as appendix.

The questionnaires consist of 35 managerial questionnaires and 100 participants are selected as simple random sampling from the population of AYA banks in Yangon division. The primary data are collected via google online form to 100 employees of AYA bank. It is received 85 responses from AYA bank and it took a weeks to get the data for survey by online survey method. The secondary data included reports, books, internet websites and other relevant researches.

There are 2 session in the analysis: section 1 consists of demographic information of respondents and section 2 included analysis on employee's knowledge on soft skill and self-assessment for performance. The session 2 consists of knowledge on soft skills such as leadership, time management, teamwork, communication and problem-solving skills. The performance is measured using 10 questionnaires as self-assessment questions.

After collecting the require data, analyzed these data by using SPSS software of version 22 and it consists of descriptive statistic , Pearson correlation method and

linear regression method to identify soft skill knowledge in the employee and analysis relationship between soft skill and performance of employee of AYA bank.

4.2. Profile of respondents

There are total 85 participants from AYA bank who are responding the questions regarding soft skill and employee performance. All the respondent are from middle level and above and the demographic characteristic are including gender, age, career type, and career level.

4.2.1. Gender of respondents

There are total 85 respondents are participated in the survey, 47 female and 38 male respondents and the below table shows the distribution of gender.

Table 4. 1 Gender in respondents

| Gender | Frequency | Percentage |
|-------------|-----------|------------|
| Female | 47 | 55% |
| Male | 38 | 45% |
| Grand Total | 85 | 100% |

Source: Survey results (2019)

4.2.2. Age groups of respondents

The respondents are divided into 4 groups which are as below table. The age range of respondents are between 22 years to 66 years old. The mean age of the respondents is 37.6 and 80% the respondents are below age 45 years. The maximum age group is between 30 to 39 years which is 44.71% of respondents.

Table 4. 2 Age group of respondents

| Age group | Frequency | Percentage |
|-------------|-----------|------------|
| 20-29 | 16 | 19% |
| 30-39 | 38 | 45% |
| 40-49 | 19 | 22% |
| 50-60 | 12 | 14% |
| Grand Total | 85 | 100% |

Source: Survey results (2019)

4.2.3. Type of career by respondents

The career of the respondents are divided into financial sector, HR sector, Operation sector and other sector. Most of the respondents are from financial sector which is 60% and 11.8% of respondents are from operation sector which is minimum. The detail

Table-4. 2 Career groups of respondents

| Type of career | Frequency | Percentage |
|------------------|-----------|------------|
| Financial sector | 51 | 60% |
| HR sector | 12 | 14% |
| Operation sector | 10 | 12% |
| Others | 12 | 14% |
| Grand Total | 85 | 100% |

Source : Survey results (2019)

4.2.4. Position of Respondents

All of respondents are middle and above level in career position and 55.29% are middle level management and 44.7% are senior level in position. The detail distribution can be seen in below table.

Table-4. 3 Career level of respondents

| Position level of respondents | Frequency | Percentage |
|-------------------------------|-----------|------------|
| Middle level | 47 | 55% |
| Senior | 38 | 45% |
| Grand Total | 85 | 100% |

Source : Survey results (2019)

4.3. Analysis on type of soft skill in employee of AYA Bank

There are total 85 participants from AYA bank who are responding the questions regarding soft skill and employee performance. All the respondent are from middle level and above and the demographic characteristic are including gender, age, career type, and career level. Types of soft skills of questionnaire are leadership skill, time management skill, team-work skill, communication skill and problem solving skill.

4.3.1. Analysis on Leadership Skill

In this survey, structure questions used and below table explains soft skill by respondents where results of questions in survey data collection. This part of study is leadership skill of respondent. There are 5 questionnaire and data were collected from AYA Bank's employee.

Table-4. 4 Leadership skill of respondents

| Leadership Skill | N | Mean |
|---|----------|-------------|
| I can give flexibility (time, resource etc) to my team in assigning task. | 85 | 3.235 |
| I have a coworker -centered attitude to decision making. | 85 | 3.118 |
| I can able to empathize to others perspective goals. | 85 | 3.259 |
| I have ability to resolve conflicts quickly, fairly and efficiently. | 85 | 3.000 |
| I have ability of having creativity, inspiration and innovation your assignments. | 85 | 3.224 |
| Overall average | | 3.165 |

Source : Survey results (2019)

There are total 85 respondents in this section, the overall average of the scoring for knowledge on leadership skill found 3.165 as an average scoring. It composed with 5 skilled questions and their means are as follow ; the question 1 regarding flexibility for team found mean as 3.23, the question on decision making found as 3.118, the question on result orientation found as 3.259, the question on conflict resolution found as 3 and the question related to creativity found 3.224.

4.3.2. Analysis on Time Management Skill

This part of study is Time Management skill of respondent. There are 5 questionnaire and data were collected from AYA Bank's employee.

Table-4. 5 Time management skill of respondents

| Time management Skill | N | Mean |
|---|----------|-------------|
| I have ability to prioritize between various tasks. | 85 | 3.529 |
| I can effectively(finished on time) manage workload. | 85 | 3.259 |
| I can do the work within deadlines. | 85 | 3.471 |
| I can do work-life balance. | 85 | 3.282 |
| I can do meet all deadlines and makes the best use of time. | 85 | 3.271 |
| Overall average | | 3.362 |

Source : Survey results (2019)

The overall average of the scoring for knowledge on time management skill found 3.362 as an average scoring. It composed with 5 skilled questions and their means are as follow ; the question regarding ability to prioritize found mean as 3.52, the question on effectively manage workload found as 3.471, the question on meeting deadlines found as 3.471, the question on work-life balance found as 3.2 and the question related to best used of time found 3.271.

4.3.3. Analysis on Teamwork Skill

This part of study is Teamwork skill of respondent. There are 5 questionnaire and data were collected from AYA Bank's employee.

Table-4. 6 Teamwork skill of respondents

| Teamwork Skill | N | Mean |
|---|----------|-------------|
| My team participate and encourage me to complete my tasks. | 85 | 3.094 |
| I have a strong feeling of teamwork and participation in the organization. | 85 | 3.141 |
| I can do avoid conflict in my team. | 85 | 3.294 |
| I spend time talking with my team about what's going well and what needs improving. | 85 | 3.376 |
| When I delegate work, I give it to whoever has the most time available. | 85 | 3.047 |
| Overall average | | 3.191 |

Source : Survey results (2019)

The overall average of the scoring for knowledge on Teamwork skill found 3.191 as an average scoring. It composed with 5 skilled questions and their means are as follow ; the question regarding encourage each other found mean as 3.094, the question on participation found as 3.171, the question on avoid conflict found as 3.29, the question on team wellbeing found as 3.37 and the question related to delegation found 3.04.

4.3.4. Analysis on Communication Skill

This part of study is Communication skill of respondent. There are 5 questionnaire and data were collected from AYA Bank's employee.

Table-4. 7 Communication skill of respondents

| Communication Skill | N | Mean |
|--|----------|-------------|
| I feel employees receive effective communication about the changes in policies and procedures. | 85 | 3.012 |
| I think that listening to other is important. | 85 | 3.259 |
| I follow 2 ways communication system within my team. | 85 | 3.247 |
| I think my manager communicate information with clarity. | 85 | 3.129 |
| I think top level management delivers their message with utmost transparency in organization. | 85 | 3.059 |
| Overall average | | 3.141 |

Source : Survey results (2019)

The overall average of the scoring for knowledge on communication skill found 3.141 as an average scoring. It composed with 5 skilled questions and their means are as follow ; the question regarding effective communication with each other found mean as 3.012, the question on listening found as 3.25, the question on 2 ways communication found as 3.24, the question on clarify information found as 3.12 and the question related to transparency found 3.05.

4.3.5. Analysis on Problem Solving Skill

This part of study is Problem Solving skill of respondent. There are 5 questionnaire and data were collected from AYA Bank's employee.

Table-4. 8 Problem solving skill of respondents

| Problem solving Skill | N | Mean |
|---|----------|-------------|
| After a solution has been implemented, I immediately look for ways to improve the idea and avoid future problems. | 85 | 3.118 |
| I strive to look at problems from different perspectives and generate multiple solutions. | 85 | 3.035 |
| I evaluate potential solutions carefully and thoroughly against a predefined standard | 85 | 3.059 |
| Making a decision is the end of my problem-solving process | 85 | 2.988 |
| When evaluating solutions, I take time to think about how I should choose between options. | 85 | 2.941 |
| Overall average | | 3.028 |

Source : Survey results (2019)

The overall average of the scoring for knowledge on problem solving skill found 3.028 as an average scoring. It composed with 5 skilled questions and their means are as follow ; the question regarding finding improvement ideas found mean as 3.118, the question on different perspective found as 3.035, the question on evaluate potential solution found as 3.059, the question on decision making process found as 2.988 and the question related to evaluating solution found 2.941.

4.3.6. Overall Means of Types of Soft Skill in AYA Bank

The survey is using “linear regression” method to analysis the relationship between overall employee performance and the questions of knowledge on soft skills. The results are shown as below.

Table-4. 9 Overall effects of soft skills on employee performance

| Summary | Mean | R ² |
|-----------------------|-------|----------------|
| Leadership skill | 3.165 | .872 |
| Teamwork skill | 3.362 | |
| Time management skill | 3.191 | |
| problem solving skill | 3.028 | |
| communication skill | 3.305 | |
| Overall Mean | 3.210 | |

Source : Survey results (2019)

4.4. Analysis on effect of soft skill on employee performance in AYA bank

In this session, the structured questions are used and below table explains the self-assessment on performance of respondents is measure with employee performance questions. The analysis is using “linear regression” using 95% confidence level p-value method. The survey is collecting by using likert scale on self-assessment of performance, therefore it is transformed into mean of each response and make comparison with mean of soft skill received and not received respondents.

Table-4. 10 Employee Performance of respondents

| Employee Performance | N | Mean |
|--|----------|-------------|
| I can turn challenges into opportunities. | 85 | 3.224 |
| I can provide suggestions that enhance employee performance. | 85 | 3.388 |
| I can produce solid quality and quantity of work. | 85 | 3.306 |
| I can monitor employee performance and upgrade as needed. | 85 | 3.329 |
| I can identify steps to enhance output. | 85 | 3.341 |
| I can take the time to learn and understand team members' strengths and weak points before delegating tasks in order to increase the team's performance. | 85 | 3.282 |
| I can motivate and constantly offers outstanding suggestions to keep others motivated to exceed the company goals and expectations. | 85 | 3.200 |
| I can create management strategies that streamline own tasks and processes in order to meet deadlines. | 85 | 3.424 |
| I can work directly with other employees in order to enhance their performance or get new ideas of being more productive. | 85 | 3.435 |
| You can set new standards for performance and inspires other employees or team members with own output. | 85 | 3.118 |
| Overall average | | 3.305 |

Source : Survey results (2019)

The overall average of the scoring for performance of respondents are found 3.305 as an average scoring. It composed with 10 scoring questions and their means are as follow ; the question regarding turning challenges into opportunity found the mean as 3.22, the question on finding way to enhance performance found as 3.38, the question on quality of work found as 3.305, the question on monitoring for upgrade found as 3.329, the question on finding steps for output found as 3.34, the question on motivation to other for enhance employee performance found 3.28, the question on delegation others found as 3.2, question on creating own task as 3.424, the question on work with others found as 3.4 and the question on creating new standards for employee performance found 3.118. The overall employee performance found below average level of respondents.

Table-4. 11 Effect of leadership skill on employee performance

| Leadership skill | Coefficients | Std. Error | T | Sig. | R² |
|---|---------------------|-------------------|----------|-------------|----------------------|
| (Constant) | .563 | .300 | 1.879 | .064 | .699 |
| I can give flexibility (time, resource etc) to my team in assigning task. | .128 | .075 | 1.696 | .094 | |
| I have a coworker -centered attitude to decision making. | .068 | .076 | .895 | .373 | |
| I can able to empathize to others perspective goals. | .044 | .081 | .548 | .585 | |
| I have ability to resolve conflicts quickly, fairly and efficiently. | .267 | .077 | 3.462 | .001 | |
| I have ability of having creativity, inspiration and innovation your assignments. | .246 | .092 | 2.691 | .009 | |

Source : Survey results (2019)

Among the leadership questions with overall performance, the analysis is done by finding regression among them. As results, there are 2 out of 5 leadership question, conflict resolution and creativity, are found positive relationship with performance. The result shows interception as .563 and coefficient as .267 and .246 respectively which indicate positive relationship and p-value is <0.05 and it is significant in nature.

Table-4. 12 Effect of Time management skill on employee performance

| Time management skill | Coeffi cients | Std. Erro r | t | Sig. | R² |
|---|--------------------------|----------------------------|----------|-------------|----------------------|
| (Constant) | .117 | .436 | .267 | .790 | .607 |
| I have ability to prioritize between various tasks. | .168 | .091 | 1.849 | .068 | |
| I can effectively(finished on time) manage workload. | .241 | .078 | 3.090 | .003 | |
| I can do the work within deadlines. | .122 | .072 | 1.704 | .092 | |
| I can do work-life balance. | .109 | .077 | 1.420 | .160 | |
| I can do meet all deadlines and makes the best use of time. | .198 | .092 | 2.161 | .034 | |

Source : Survey results (2019)

Among the time management questions with overall productivity, the analysis is done by finding regression among them. As results, there are 2 out of 5 Time management questions, effectively manage workload and best use of time, are found positive relationship with performance. The result shows interception as .117 and coefficient as .241 and .198 respectively which indicate positive relationship and p-value is <0.05 and it is significant in nature.

Table-4. 13 Effect of Teamwork skill on employee performance

| Teamwork Skill | Coef ficients | Std. Error | t | Sig. | R² |
|---|--------------------------|-----------------------|----------|-------------|----------------------|
| (Constant) | .412 | .305 | 1.353 | .180 | .710 |
| My team participate and encourage me to complete my tasks. | .166 | .071 | 2.334 | .022 | |
| I have a strong feeling of teamwork and participation in the organization. | .292 | .079 | 3.719 | .000 | |
| I can do avoid conflict in my team. | .121 | .073 | 1.658 | .101 | |
| I spend time talking with my team about what's going well and what needs improving. | .012 | .085 | .140 | .889 | |
| When I delegate work, I give it to whoever has the most time available. | .211 | .075 | 2.800 | .006 | |

Source : Survey results (2019)

Among the teamwork questions with overall performance, the analysis is done by finding regression among them. As results, there are 3 out of 5 teamwork questions, team participation, positive feeling on teamwork and delegation work, are found positive relationship with employee performance. The result shows interception as .412 and coefficient as .166,.292 and .211 respectively which indicate positive relationship and p-value is <0.05 and it is significant in nature.

Table-4. 14 Effect of communication skill on employee performance

| Communication skill | Coefficients | Std. Error | t | Sig. | R² |
|--|---------------------|-------------------|----------|-------------|----------------------|
| (Constant) | .866 | .302 | 2.869 | .005 | 0.655 |
| I feel employees receive effective communication about the changes in policies and procedures. | -.006 | .081 | -.069 | .945 | |
| I think that listening to other is important. | .218 | .086 | 2.527 | .014 | |
| I follow 2 ways communication system within my team. | .117 | .083 | 1.420 | .159 | |
| I think my manager communicate information with clarity. | .198 | .095 | 2.082 | .041 | |
| I think top level management delivers their message with utmost transparency in organization. | .120 | .083 | 1.442 | .153 | |

Source : Survey results (2019)

Among the communication questions with overall performance, the analysis is done by finding regression among them. As results, there are 2 out of 5 communication questions, listening to others and clarify information, are found positive relationship with performance. The result shows interception as .866 and coefficient as .218 and .198 respectively which indicates positive relationship and p-value is <0.05 and it is significant in nature.

Table-4. 15 Effect of Problem-solving skill on employee performance

| Problem solving skill | Coefficients | Std. Error | T | Sig. | R² |
|---|---------------------|-------------------|----------|-------------|----------------------|
| (Constant) | .738 | .219 | 3.362 | .001 | .655 |
| After a solution has been implemented, I immediately look for ways to improve the idea and avoid future problems. | .106 | .082 | 1.289 | .201 | |
| I strive to look at problems from different perspectives and generate multiple solutions. | .109 | .074 | 1.481 | .143 | |
| I evaluate potential solutions carefully and thoroughly against a predefined standard | .142 | .080 | 1.785 | .078 | |
| Making a decision is the end of my problem-solving process | .167 | .076 | 2.190 | .031 | |
| When evaluating solutions, I take time to think about how I should choose between options. | .202 | .069 | 2.915 | .005 | |

Source : Survey results (2019)

Among the problem-solving questions with overall performance, the analysis is done by finding regression among them. As results, there are 2 out of 5 communication questions, decision making at last steps and take time to evaluate the solutions, are found positive relationship with performance. The result shows interception as .738 and coefficient as .167 and .202 respectively which indicates positive relationship and p-value is <0.05 and it is significant in nature.

Table-4. 16 Relationship between soft skills and employee performance

| | | Leadership skill | Teamwork skill | Time management skill | problem solving skill | communication skill | Employee performance |
|--------------------------|---------------------|-------------------------|-----------------------|------------------------------|------------------------------|----------------------------|-----------------------------|
| Leadership skill | Pearson Correlation | 1 | .546** | .625** | .558** | .618** | .677** |
| | Sig. (2-tailed) | | .000 | .000 | .000 | .000 | .000 |
| | N | 85 | 85 | 85 | 85 | 85 | 85 |
| Teamwork skill | Pearson Correlation | .546** | 1 | .657** | .589** | .615** | .700** |
| | Sig. (2-tailed) | .000 | | .000 | .000 | .000 | .000 |
| | N | 85 | 85 | 85 | 85 | 85 | 85 |
| Time management skill | Pearson Correlation | .625** | .657** | 1 | .509** | .492** | .694** |
| | Sig. (2-tailed) | .000 | .000 | | .000 | .000 | .000 |
| | N | 85 | 85 | 85 | 85 | 85 | 85 |
| problem solving skill | Pearson Correlation | .558** | .589** | .509** | 1 | .734** | .768** |
| | Sig. (2-tailed) | .000 | .000 | .000 | | .000 | .000 |
| | N | 85 | 85 | 85 | 85 | 85 | 85 |
| communication skill | Pearson Correlation | .618** | .615** | .492** | .734** | 1 | .712** |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | | .000 |
| | N | 85 | 85 | 85 | 85 | 85 | 85 |
| Productivity performance | Pearson Correlation | .677** | .700** | .694** | .768** | .712** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | |
| | N | 85 | 85 | 85 | 85 | 85 | 85 ¹ |

Source : Survey results (2019)

¹ **. Correlation is significant at the 0.01 level (2-tailed).

In correlation with soft skill and performance, it is found that positive relationship between soft skills and performance. Based on Pearson correlation, it is strongly positivity relationship with p-value <0.05 and it is significantly relationship.

CHAPTER (5)

CONCLUSIONS

This chapter presents the findings based on analysis data results of soft skill, respondents' knowledge on soft skill and performance of employee.

5.1 Findings

Based on the survey results, the soft skills have effect on knowledge of soft skill in their job and further has extensive effect on their performance. This result only implies on 85 participants from employee of AYA bank and it is only considering self-assessment on soft skill knowledge and self-performance assessment of respondents. Therefore, it shows positive effect of soft skill on their knowledge as well as performance.

The survey respondents are from middle and senior level position in their career and most of them are receiving all soft skill and only small percentage is not receiving soft skills. Therefore, it shows there is no major need of soft skills to be provided to middle level and above employee, but this should consider for the need of junior level employee who will be upgraded as middle level in their future.

The respondent's knowledge of soft skill shows average and it indicates more soft skill trainings are needed to provide. The most of respondents from middle level respondents need proper on leadership, teamwork, communication and problem solving. Leadership is also link with how to treat people to accomplish the goals. Many good leaders show mutual respect, listening to others, provide meaningful thoughts and bring people together. The knowledge and application of different leadership style in their job as well as personal life is very important for employee. "Teamwork material offers a high-impact learning experience that helps participants understand how effective teams operate and how individual team members contribute to the development of a high-performance team" (effectiveness, 2018). There are some factors to improve teamwork skills which are; setting common goals, honest each other, feedback and practice together. The practice of teamwork development is also important for employee as well as the success of organization. Although communication programs are taught in many companies and organizations, the actual

practice and acceptance of expanded definitions of soft skills is not elevated to optimum potential in all industries and organizations. Therefore, it is necessary for organization to train on communication to employee. There are found that weak in problem solving steps such as problem identification, structuring, develop possible solution, decision making, implementation and monitoring portion. Therefore, the need of knowledge polishing on problem solving is important. Thus, all these soft skills are mandatory starting from middle level career and this can contribute in performance of respondents.

The respondents' performance is important in their job and many of soft skill has significant positive relationship with their employee performance. Therefore, the effect of soft skills on performance of employee is important. Therefore, it is need to soft skill to employee is essential for organization to increase performance. In continuous, problem-solving skill and time management skill shows significant effect on employee performance. Therefore, it is also necessary for effective and quality soft skills, especially on problem solving and time management skill, to improve performance. The remaining soft skill shows positive association with production. Therefore, it is also important to continue providing soft skill by the organization to improve employee performance.

5.2 Suggestions

The soft skills can provide ability to improve non-functional skill which can work with people, trust building, effective and efficient management of people. It includes flexible and result oriented to work. There are also ability to overview the whole situation and also possess far sided vision. The soft skill is suggested to provide to cover not only middle and senior level staff but also should provide to junior level staff. Because junior people will be senior and leadership position in future. According to the Deloitte Access Economics, "2/3 of job will be soft skill intensive by 2030, soft skills of employee could increase revenue by more than 90,000 USD, demand for soft skill exceeds supply up to 45 percentage and 1/4 of employer have difficulty filling entry level vacancies because of applicants lack of soft skills" (Co., 2017). The financial business is improving rapidly, the soft skills are important for beginners up to top level management. Employee who have more soft skill are more productive and creative, thus soft skills are important relationship between human

resource and economic growth. Overall mean position of knowledge of respondents on soft skill is fall under 50th percentile of responses, therefore it is needed to improve by providing effective soft skill training to employee is needed.

The related to soft skill is suggested to be more effective and comprehensive in term of theory and its applications. The effectiveness and comprehensiveness of includes proper modules, practical sessions, reference theory and further studies session, which should be provided to trainee with on the job. So that participants will gain proper theory and application related to soft skills. Most of the respondent have soft skills in terms of theory knowledge and applications, there is need for advance is essential. It is suggested to have proper modules with on the job like mentorship program for each level of employee to be improved in their performance.

The performance of employee is based on employee performance respondents. The result shows respondents are good practice and knowledge on turnaround time, which indicate customer satisfaction, timeliness of work done and knowing self-timing in their task. Among them, there are lowest response on creativity of employee which are most critical essential for middle and above career level. Because creativity can help employee to bring success of business in term of marketing and operations. Therefore, it is needed to improve performance of employee with direct support by providing on the job training, theory and practice and also indirect support such as incentive scheme for creativity is suggested to develop. Overall mean position of employee performance fall under 50th percentile of responses, therefore it is needed to improve by providing above direct and indirect support to employee is needed.

5.3 Needs for Further study

The survey is based on 100 respondents from AYA bank with targeted to middle and above level career and the survey received 85 respondents. Therefore, it is needed to study on junior level as well as leadership position of the organization. And also, the sample should spread to branches of AYA bank to become a representative result. Based on Deloitte assessment ¼ of employer has facing difficulties in filling entry or junior level staff in their work due to absence of soft skills. It is also needed further study on major soft skill required in banking sector by level of career, which mean defining soft skill needs and level of career. This should like with employee handbook and recruitment of staff. Now the survey shows can affect the performance

of employee and also their knowledge on soft skill, there is further study and in depth study for performance scoring is essential to get complete result of AYA bank.

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APPENDIX

Questionnaires

1. Age: _____
2. Sex: Male Female
3. Name of job position: _____
4. Career level: Middle level Senior level
5. Type of career

Financial sector, HR sector, Operation sector, other _____

Soft skill self-evaluation using likert skills

1. For each question below, circle the response that best characterize how you feel about the statement, where 1 = strongly disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = agree, 5 = strongly disagree

| <i>Leadership</i> | Stron gly disagr ee | Disa gree | Neit her agre e nor disa gree | Agree | Stro ngly agre e |
|--|------------------------------|--------------|--|-------|---------------------------|
| 1. I can give flexibility (time, resource etc) to my team in assigning task. | 1 | 2 | 3 | 4 | 5 |
| 2. I have a coworker -centered attitude to decision making. | 1 | 2 | 3 | 4 | 5 |
| 3. I can able to empathize to others perspective goals. | 1 | 2 | 3 | 4 | 5 |
| 4. I have ability to resolve conflicts quickly, fairly and efficiently. | 1 | 2 | 3 | 4 | 5 |
| 5. I have ability of having creativity, inspiration and innovation your assignments. | 1 | 2 | 3 | 4 | 5 |

| <i>Time Management</i> | Strongly disagree | Disagree | Neither agree nor disagree | Agree | Strongly agree |
|--|-------------------|----------|----------------------------|-------|----------------|
| 1. I have ability to prioritize between various tasks. | 1 | 2 | 3 | 4 | 5 |
| 2. I can effectively(finished on time) manage workload. | 1 | 2 | 3 | 4 | 5 |
| 3. I can do the work within deadlines. | 1 | 2 | 3 | 4 | 5 |
| 4. I can do work-life balance. | 1 | 2 | 3 | 4 | 5 |
| 5. I can do meet all deadlines and makes the best use of time. | 1 | 2 | 3 | 4 | 5 |
| <i>Teamwork²</i> | Strongly disagree | Disagree | Neither agree nor disagree | Agree | Strongly agree |
| 1. My team participate and encourage me to complete my tasks. | 1 | 2 | 3 | 4 | 5 |
| 2. I have a strong feeling of teamwork and participation in the organization. | 1 | 2 | 3 | 4 | 5 |
| 3. I can do avoid conflict in my team. | 1 | 2 | 3 | 4 | 5 |
| 4. I spend time talking with my team about what's going well and what needs improving. | 1 | 2 | 3 | 4 | 5 |

² https://www.mindtools.com/pages/article/newTMM_28.htm

| | | | | | |
|--|-------------------|----------|----------------------------|-------|----------------|
| 5. When I delegate work, I give it to whoever has the most time available. | 1 | 2 | 3 | 4 | 5 |
| <i>Communication</i> | Strongly disagree | Disagree | Neither agree nor disagree | Agree | Strongly agree |
| 1. I feel employees receive effective communication about the changes in policies and procedures. | 1 | 2 | 3 | 4 | 5 |
| 2. I think that listening to other is important. | 1 | 2 | 3 | 4 | 5 |
| 3. I follow 2 ways communication system within my team. | 1 | 2 | 3 | 4 | 5 |
| 4. I think my manager communicate information with clarity. | 1 | 2 | 3 | 4 | 5 |
| 5. I think top level management delivers their message with utmost transparency in organization. | 1 | 2 | 3 | 4 | 5 |
| <i>Problem solving³</i> | Strongly disagree | Disagree | Neither agree nor disagree | Agree | Strongly agree |
| 1. After a solution has been implemented, I immediately look for ways to improve the idea and avoid future problems. | 1 | 2 | 3 | 4 | 5 |

³ https://www.mindtools.com/pages/article/newTMC_72.htm

| | | | | | |
|---|---|---|---|---|---|
| 2. I strive to look at problems from different perspectives and generate multiple solutions. | 1 | 2 | 3 | 4 | 5 |
| 3. I evaluate potential solutions carefully and thoroughly against a predefined standard | 1 | 2 | 3 | 4 | 5 |
| 4. Making a decision is the end of my problem-solving process | 1 | 2 | 3 | 4 | 5 |
| 5. When evaluating solutions, I take time to think about how I should choose between options. | 1 | 2 | 3 | 4 | 5 |

Performance self-evaluation using likert skills

- For each question below, circle the response that best characterize how you feel about the statement, where 1 = strongly disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = agree, 5 = strongly disagree

| Employee Performance ⁴ | Strongly disagree | Disagree | Neither agree nor disagree | Agree | Strongly agree |
|---|-------------------|----------|----------------------------|-------|----------------|
| 1. I can turn challenges into opportunities. | 1 | 2 | 3 | 4 | 5 |
| 2. I can provide suggestions that enhance employee performance. | 1 | 2 | 3 | 4 | 5 |
| 3. I can produce solid quality and quantity of work. | 1 | 2 | 3 | 4 | 5 |

⁴ <https://www.employeeedia.com/manage/reviews/8098-quantity-of-work-40-useful-performance-feedback-phrases>

| | | | | | |
|---|---|---|---|---|---|
| 4. I can monitor employee performance and upgrade as needed. | 1 | 2 | 3 | 4 | 5 |
| 5. I can identify steps to enhance output. | 1 | 2 | 3 | 4 | 5 |
| 6. I can take the time to learn and understand team members' strengths and weak points before delegating tasks in order to increase the team's performance. | 1 | 2 | 3 | 4 | 5 |
| 7. I can motivate and constantly offers outstanding suggestions to keep others motivated to exceed the company goals and expectations. | 1 | 2 | 3 | 4 | 5 |
| 8. I can create management strategies that streamline own tasks and processes in order to meet deadlines. | 1 | 2 | 3 | 4 | 5 |
| 9. I can work directly with other employees in order to enhance their performance or get new ideas of being more productive. | 1 | 2 | 3 | 4 | 5 |
| 10. You can set new standards for performance and inspires other employees or team members with own output. | 1 | 2 | 3 | 4 | 5 |