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A General Management Skills for the Hierarchy of Bank Managers

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ABSTRACT

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The purpose of this study is to provide general management skills for the hierarchy of managers in Iranian Tejarat Bank to identify, assess, prioritize, and enhance the required general skills. The present research is an inductive, cross-sectional case study with a mixed-methods design. Data were collected using document analysis, interviews, and questionnaires in two steps: stratified sampling in the first phase, including 63 subjects, and random sampling in the second step, including 2220 subjects. The questionnaire has been included from items achieved from interviews in the first step. After data collection, exploratory factor analysis and t-test were used, and the Friedman test was used to rank the components and indicators. The results indicated that five skills are necessary for all three managerial positions: behavioral, interaction, personal, leadership, and managerial skills. Also, there are significant differences in the priority of skills in three levels. The highest-ranked skills for top, middle and first-line management were self-management, teamwork, and judgment. The results are useful to empower bank managers based on the most needed skills.

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We are living in an age of increasing complexity and rapid changes. Only those organizations that understand these complexities, learn, and equip themselves with the necessary tools to adapt to these changes can remain competitive and succeed. The new paradigm of science requires knowledge of leadership practices in modern organizations, a paradigm shift that provides a new metaphor for the life of the organization and the role of leaders. Traditional organizational development models have given way to new interventionist models and practices in an age of uncertainty, complexity, globalization, and rapid change (Karakas, 2009).

Managerial capabilities are a form of dynamic capabilities concerned with the role of managers in refreshing and transforming the firm's resource base so that it maintains and develops its competitive advantage and performance. Managerial human capital, managerial social capital, and managerial cognition are the three main antecedents to dynamic managerial capabilities (Ambrosini & Altintas, 2019). According to Mintzberg's (1983) theory, what distinguishes a successful organization from an unsuccessful one is dynamic and effective management and leadership, which requires the organization to possess skills and capabilities that allow it to respond to the changes in the environment.

Today's business world is a competitive and complex environment characterized by rapid changes, emerging technologies, and evolving management practices. Sustainable competitive advantage is essential for the survival of organizations in such an environment. However, competitive advantage is not specific to organizations, rather it is applied to all human systems. Having the necessary characteristics, traits, skills, and competencies to respond to various life and work situations is the most fundamental factor in gaining a competitive advantage at the individual level (Mirzaei Daryani et al., 2016). Studies have shown that the various positions in an organization need different skills, such as ones for academic library managers (Hayati & Barahmand, 2012) or accountants (Campos & Cruz, 2021), while the operations and capabilities of managers regarding the use of the organization's resources are the key factors in developing competitive advantages. Therefore, the success of organizations depends on competent and skilled managers (Šparl et al., 2013).

Management competencies are essential to sound business activity (Carson & Gilmore, 2000). Competencies are underlying characteristics causally related to superior performance in a job. They go beyond traditional skills, knowledge, and abilities and are associated with motives, traits, and self-concepts (Getha-Taylor et al., 2016). According to Bharwani and Talib (2017), competency is a fuzzy concept, but it is broadly defined as a set of context-specific behaviors that enable the individual to perform the job competently and develop. Koenigsfeld et al. (2012) define managerial competencies as skills, knowledge, and behaviors that managers demonstrate at specific proficiency levels.

Theoretical Background and Literature Review

Position of Management in Organizations
Applied management knowledge determines how well managers identify and execute proper actions in contextual situations. In other words, the value of management knowledge lies in the extent to which it empowers managers and develops their skills for increased organizational effectiveness (Baldwin et al., 2007). In addition, it is the art of creating an environment in which people can perform and cooperate towards attaining group goals.

The goals of any organization define the reasons for its existence, and realization of these goals requires systematic teamwork under proper management. Effectiveness and efficiency are two important components of these goals. Management is created by the existence of the organization, and on the other hand, the survival of the organization depends on the management, and these two are necessary for each other (Javadin & Amirakbari, 2007). Managerial skills are of particular importance for achieving these two components. They have been raised from the beginning of the formation of management issues, and the ultimate goal is to take steps towards organizational goals (Katz, 1974). Management skills originate from the source of science and knowledge. Everyone knows very well that management is a science.

This science follows a logic and system that the manager's behaviors are subject to that system and not vice versa.

Vital Role of Managerial Skills

The competence of managers in terms of managerial skills is one of the most important factors for continuous success in any organization, and the use of such skills can improve the performance of employees in line with the goals, play a positive role in the effectiveness of the organization (Moradi et al., 2020). Katz (1974) defines skill “as an ability which can be developed, not necessarily inborn, and which is manifested in performance, not merely in potential” (p. 91). Technological changes result in changes in the networks and practices of organizations, and any change requires the acquisition of new knowledge and skills (Katz, 1974). Management effectiveness and efficiency requires managerial skills that can be used to achieve organizational goals in different situations and positions (Masi & Cooke, 2000).

Definitions and Types of Skills

Considering the function, role, position, and value of management, the discussion and issue of management skills will also be of considerable value. There are various definitions of the term ‘skill’. According to Katz (2009), skill is an ability that can be developed and is manifested in performance, not merely in potential. In all skills, acquisition and application changes over time from voluntary to involuntary, from conscious to subconscious. In other words, the process gradually shifts from requiring effort to becoming effortless.

Effective skill is defined as a multiplicative function of skill proficiency and skill use (van der Velden & Bijlsma, 2019). Successful management development requires more than a set of sequential behaviors. Developing highly competent management skills is much more complicated than developing skills associated with a trade or a sport. Management skills are linked to a more complex knowledge base than other skills and are inherently connected to interaction with other (often unpredictable) individuals. It is impossible to develop a standardized approach to managing human beings. However, all skills have the potential for improvement through practice. Therefore, any approach to developing management skills should involve practical application. Developing competencies in management skills is inherently tied to both conceptual learning and behavioral practice (Whetten & Cameron, 2011).

A managerial skill is the ability to accomplish a particular managerial goal through personal action. The action may be as simple as a single behavior or may comprise a system of behaviors implemented interactively over time (Bigelow, 1994). There are other classifications of management skills. Baum et al. (2001) divide management skills into general (organization skill, opportunity skill) and specific (industry skill, technical skill) competencies. Mantel et al. (2004) categorize management skills into communication, organization, team building, leadership, adaptability, and technological skills. Robert Katz identifies three critical skill sets for successful leaders: technical skills, human skills, and conceptual skills. Technical skill is knowledge about and proficiency in a specific type of work or activity. Human skill is the ability to work cooperatively with others, communicate effectively, resolve conflict, and be a team player. Conceptual skill is the ability to generate ideas through creative intuitions and a comprehensive understanding of a given context (Katz, 1974). Boyatzis et al. (2002) argue that the skills required by managers can be classified based on their functions. They consider skills

such as goal and action management, leadership, people management, human resource management, directing subordinates, and focusing on others. Yukl (2002) discussed nine skills as characteristic of successful leaders: cleverness (intelligence), conceptual skills, creativity, diplomacy and tact, fluency in speaking, knowledge about group tasks, organizing skills (administrative ability), persuasiveness, and social skills (Carmeli & Tishler, 2006). Analoui et al. (2000) has done many studies in different countries on management skills and then categorized the three categories of skills as “analytic and self-related skills”, “people-related skills” and “task-related skills”.

Skills at Different Levels of Management

In addition to the discussions above, it is also important to differentiate skills at different levels of management. Organizations generally have three levels of management, represented by top managers, middle managers, and first-line managers (Griffin, 2012). First-line managers supervise and coordinate the activities of operating employees. They mostly interact with subordinates of their coworkers, lateral colleagues, superiors of lateral colleagues, and more senior managers in the organization. They also interact with outsiders such as clients, suppliers, and subcontractors (Rezaian, 2011). Middle managers form the largest group of managers in most organizations. They are primarily responsible for implementing the policies and plans developed by top managers and supervising and coordinating the activities of lower-level managers (Griffin, 2012). Top managers make up the relatively small group of executives who manage the overall organization. Titles found in this group include president, vice president, and chief executive officer (CEO). Top managers make up the relatively small group of executives who manage the overall organization. They create the organization’s goals, overall strategy, and operating policies (Griffin, 2012). They are also responsible for empowering employees and encouraging, following up, and rewarding their performance (Lodgaard et al., 2016).

The Need for Management Skills in the Organization

Today, banks are facing serious challenges as the most important financial institutions in the world. Due to their important role in the development and growth of other organizations and institutions and the national economy, banks need to be more aligned with global issues and environmental changes. In recent years, countries have spoken about the various challenges facing banks and financial institutions as a result of fluctuations caused by financial crises and political, social, and economic changes around the world. The trend of losses by banks is an indicator of their mismanagement and their inability to adapt to environmental changes and dynamics. These problems are especially evident in countries like Iran. In addition, corruption in the banking system further exacerbates these problems and has had a detrimental impact on the image of banks in Iran’s economic system, while public trust is one of the most important factors in the success of banks (Mahdian & Asadi Afshordi, 2014). Therefore, bank management is crucial to the rise or fall of banks in the face of these new challenges. It is important to find solutions through micro and macro policies in order to remain competitive in the global arena and achieve higher productivity, especially given the fiercely competitive banking industry. This can only be achieved by qualified managers. Modern banking requires capable management that focuses on continuous improvement, customer orientation, and competence in using new technologies.

In order to strengthen the scientific basis, structure, and management framework of banks, it is necessary first to identify the required management skills and then develop and enhance these skills to improve managers' efficiency and effectiveness. Skill acquisition and its effect on the performance and functions of managers can affect their career path and opportunities for promotion. This empowerment is important in all organizations, and the banking system is not an exception.

Due to the fundamental difference between service and production environments, mainly due to the human nature of most service industries versus the technological systems of manufacturing industries, this human element leads to more interactions in service environments. Research on general skills in service organizations such as banks can reveal the role of these interactions in enabling faster and better knowledge transfer. In addition to cultivating their management skills, managers should be familiar with and aware of the priority of these skills for the success of their organizations. However, the required skills are not the same for different levels of a hierarchical structure with different functions at each level. The general skills at each level could be similar or different to those at other levels. Therefore, it is necessary to study these similarities and differences to determine whether the general skills can be distinguished for each level of management. Therefore, the purpose of the present study is to provide a general management skills model for the hierarchy of managers in Tejarat Bank of Iran.

Conventional models for evaluating and selecting managers are mainly based on communication or general competency models. In this research, an attempt has been made to propose a model that is not based on performance measures or competency models but rather a skill model that considers the output of individual behavior over time and predicts performance. That is because promotion in banks is based on managers' experience over the years. Therefore, a criterion can be specified based on that considers information about years of experience as a complement to initial competencies. However, to our knowledge, no general skills model has been developed or used in Tejarat Bank.

Given that extensive research has been conducted on management skills, a summarized literature review is provided in Table 1. The literature review reveals that a number of previous studies by Iranian researchers have studied management skills and their relationship with different factors. Most of these studies provide a framework that is largely based on the dimensions of Katz's model. Similarly, researchers from other countries have provided a variety of models. But to our knowledge, a complete model that includes all managerial skills and dimensions for all levels of management has not been provided. Likewise, there has been no research that provides a general skills model for the management hierarchy of Tejarat Bank, and more specifically focuses on the perspective of managers and experts to determine the desirable skills for different levels of management (top, middle, and first-line managers).

Table 1
Summurized Related Litretures

Author(s)	Year	Description
Katz	1974	Technical, conceptual, and human skills; while all these skills are crucial components for leaders, the relative importance of each skill varies based on management levels
Castanias & Helfat	1991	Propose an alternative classification to that of Katz configured around 'generic skills', 'type of business or industry-related skills', and 'firm-specific skills'
Bartlett & Ghoshal	1997	A successful global manager must possess a complex mix of technical, political, social, organizational, and cultural competencies beyond those found in many of the expatriates of the past
Munkeby	2007	Divides competencies into two broad categories, process skills and personal skills, each including a number of skills
Whetten & Cameron	2011	Personal skills (developing self-awareness, managing personal stress, solving problems analytically and creatively), interpersonal skills (building relationships by communicating supportively, gaining power and influence, motivating others, managing conflict), group skills (empowering and delegating, building effective teams and teamwork, leading positive change), and specific communication skills (making oral and written presentations, conducting interviews, conducting meetings)
Griffin	2012	Technical skills, interpersonal skills, conceptual skills, communication skills, diagnostic skills, decision-making skills, and time management skills
Siriwardane et al.	2015	Suggest oral and written communication skills as important skills at upper hierarchical levels
Kiambati & Itunga	2016	Studied 169 companies in Kenya and found a significant positive relationship between managerial skills and corporate strategic planning
Sitko-Lutek & Jakubiak	2016	Managerial skills and their development are the basis for successful management process in modern organizations; highlighted the role of managerial skills and learning styles in managing employees and in the development of effective HRM tools
Doh et al.	2017	Studied the role of managerial behaviors (innovation, pro-activeness, and aggressiveness) in agritourism and found that they have significant effects on business performance
Dziekonski	2017	Developed a competency model for construction managers in Poland that included factors related to the project manager's attributes
Kim et al.	2018	Used social exchange theory to explain how employee perceptions of empowering leadership and social support in the workplace affect performance; found that social support is an important predictor of work performance
Gentry et al.	2008	Found that among various managerial skills, relationships, administrative/organizational ability, and time management have become much more important; also identified the relative importance of managerial skills at different levels and across different functions of an organization
Baradaran et al.	2020	Develop a qualitative model of managerial skills, including personal skills (generic skills, self-awareness, social skills, psychological skills) and organizational skills (human resource development, employee empowerment)
Asad et al.	2020	Identified the dimensions and components of managerial skills, including personal skills (self-awareness, stress management, effective problem solving), interpersonal skills (communication, motivation, influence, conflict management), and group skills (delegation, team building, leading positive change, technology use, and performing managerial requirements)
Moradi et al.	2020	Identified strategic planning, cognitive skills, human skills, work experience, and personal traits as the most important skills for hospital managers; determined rapid policy changes, limited financial resources, and lack of a fit between educational and professional pursuits as some of the challenges facing hospital managers
Zawar et al.	2019	Applied Katz's skill categories to identify skill development needs of school principals in Tabriz; found that development of technical needs was the highest priority and development of human skills was the lowest priority
Abbasi et al.	2018	Ranked managerial skills based on their importance for different levels of management: teamwork, technology use, and problem solving for top managers; learning and communication for middle managers; and learning, communication, and technology use for first-line managers
Zakariaei et al.	2017	Found a significant positive relationship between managerial skills (communication, leadership, team building, decision making skills) and group effectiveness
Menati et al.	2017	Reported a significant positive correlation between managerial skills (technical, human, and conceptual skills) and performance quality in primary school principals of Ilam Province; results of stepwise regression analysis showed that conceptual, human, and technical skills were respectively the most important predictors of performance quality
Khojastepour	2016	Developed a model for managerial skill development in Iran automotive industry and ranked them by their relative importance
Mirzaei Daryani	2015	Examined the general management skills of planning, production, marketing, and HR managers of Iran Tractor Manufacturing Company; found that these managers share little in managerial skills and each require different skillsets for achieving optimal performance

Given the lack of a complete model in the literature on general management skills in the banking industry, the present research proposes a model that brings together the theoretical frameworks and models developed. One of the essential and most complex issues in human resource management is selecting qualified people for management positions. Our main concern is to provide an accurate and comprehensive skills model that helps different

management levels achieve their intended organizational goals in Tejarat Bank. Therefore, the present research tries to answer the following questions:

Q1: How can a general skills model be developed for the management hierarchy of Tejarat Bank?

Q1-1: What types of general skills are needed for the top, middle line, and first-line managers?

Method

Participants

Data were collected using document analysis, interviews, and questionnaires in two steps: stratified sampling in the first phase, including 63 subjects, and random sampling in the second step, including 2220 subjects. Participants were selected in two steps to find all sub-skills in the banking context and show their differences with managerial positions. First, the three educated interviewers, selected and trained for the project. For the sampling in this phase, the selected employees were the most experienced persons in their position based on the Tejarat Bank management report. For the interview, 63 interviewees have selected, including 37 top managers, middle managers, and first-line managers were selected from Tejarat Bank and 26 academic professors in the management field. The selected participants were the best employees based on the Bank management report. Among selected participants, 63% were men, and 78% were aged between 50-60, 54% had a master's degree. In the second phase, random sampling was used among bank employees and customers to obtain final agreed factors from both internal and external clients of the bank. Using the random procedure, the questionnaire was sent to participants as virtual and paper through their user code in the bank system.

Instruments

The questionnaire administered to customers and the bank employee had a slight difference. All items about skills for first-line managers were the same, with a 5-point Likert scale developed and finalized for exploratory factor analysis and to evaluate general skills at different levels of management. However, the questionnaire of customers only included the skills related to the first line managers due to the lack of direct contact between other managerial levels with customers.

Procedure

For collecting data, we distributed the questionnaire handy and virtual. The virtual questionnaire was uploaded on www.porseshkon.ir and the link was sent to participants. To ensure the adequacy of sample size, the link was sent to 3000 participants through email and 1500 printed versions distributed in bank branches. The response rate achieved around 50%. The questionnaire included two questions. First question titled here as Q1 was about selecting skills needed for bank managers. The second question was about the importance of the skills on the Likert scale ranging from most important to very low important.

Interview Procedure and Analysis

The interview was conducted for 15 days through tape recording. There was no limitation to the number of skills and the time for the interview to avoid limiting the range of topics and

codes in the analyses. Three interviewers extracted 172 open codes and 47 concepts in the qualitative analysis step. Then, we categorized open codes by their similarities and differences. Finally, the concepts extracted and organized are included and considered in all managerial levels. All participants were ensured anonymity, privacy, and confidentiality of the interviews. The main question covered in the interviews was: What are the main skills you need to succeed in your position? The responses were allocated two subcategories: a) Give rank or score to the mentioned skill in the Q1 as a general skill in the Bank, and b) How much the skill is necessary to succeed in the job (rank between 1 to 5).

Quantitative Analysis

During the second phase of the study, the achieved items from the qualitative step were collected as an item pool to be tested in the population. Then, the exploratory factor analysis was performed to extract and identify the general managerial skills (indicators) and finalize the general skills model at the three levels of management. Given that the items in the instrument are rated on a Likert scale, the Friedman test was used to rank the skills based on their relative importance.

The face validity of the instrument has been examined and confirmed by a panel of experts in the field of management. The content validity was not a concern, given that the components of the questionnaire are the skills extracted from the literature. The reliability of the questionnaire was measured using Cronbach's alpha ($\text{Alpha} = .87$)

Findings

Demographic Characteristics of Respondents

In the second phase, three groups participated. Among 2220 samples in total, all 2220 participants answered the Q1, including 484 top and 484 middle managers, 868 first-line managers, and 384 customers. From the mentioned sample, 1728 respondents answered the Q2, which included 320 top and 320 middle managers and 704 first-line managers from bank Tejarat employees, and also all 384 customers who answered the importance of each item regarding the management levels. . Table 2 provides the demographic characteristics of the respondents in the second phase.

Table 2
Demographic Characteristics of the Respondents

Characteristic		Top Q1		Middle Q1		First-line Q1		Top Q2		Middle Q2		First-line Q2	
		N	%	N	%	N	%	N	%	N	%	N	%
Gender	Male	351	72.5	351	72.5	633	72.9	227	70.9	227	70.9	509	72.3
	Female	133	27.5	133	27.5	235	27.1	93	29.1	93	29.1	195	27.7
	Total	484	100	484	100	868	100	320	100	320	100	704	100
Age	< 31 yrs.	11	2.3	11	12.4	14	1.6	8	2.5	8	2.5	11	1.6
	31-40 yrs.	141	29.1	141	50.0	267	30.8	139	43.4	139	43.4	265	37.6
	41-50 yrs.	247	51.0	247	35.5	441	50.8	168	52.5	168	52.5	362	51.4
	> 50 yrs.	85	17.6	85	2.1	146	16.8	5	1.6	5	1.6	66	9.4
	Total	484	100	484	100	868	100	320	100	320	100	704	100
Experience	< 11 yrs.	60	12.3	60	12.3	103	11.9	40	12.5	40	12.5	83	11.8
	11-20 yrs.	242	50.0	242	50.0	437	50.3	150	46.9	150	46.9	345	49.0
	21-30 yrs.	172	35.5	172	35.5	309	35.6	123	38.4	123	38.4	260	36.9
	> 30 yrs.	10	2.1	10	2.1	19	2.2	7	2.2	7	2.2	16	2.3
	Total	484	100	484	100	868	100	320	100	320	100	704	100
Position	Top Manager	-	-	5	0.6	5	0.6	-	-	5	1.6	5	0.7
	Middle Manager	15	3.1	-	-	15	1.7	15	4.7	-	-	15	2.1
	First-line Manager	132	27.2	142	29.4	-	-	132	41.2	132	41.2	-	-
	Staff and Line	173	35.8	173	35.8	300	34.6	173	54.1	183	57.2	300	42.6
	Customers	-	-	-	-	384	44.2	-	-	-	-	384	54.6
	Total	484	100	484	100	868	100	320	100	320	100	704	100
Education	Diploma	3	0.6	3	0.6	5	0.6	3	0.9	3	0.9	5	0.7
	AS	28	5.8	28	5.8	55	6.3	28	8.8	28	8.8	55	7.8
	BS	112	23.1	112	23.1	233	26.8	112	35.0	112	35.0	223	33.1
	MS	241	49.8	241	49.8	241	52.6	174	54.4	174	54.4	389	55.3
	PhD	100	20.7	100	20.7	119	13.7	3	0.9	3	0.9	22	3.1
	Total	484	100	484	100	868	100	320	100	320	100	704	100

Exploratory Factor Analysis

Exploratory Factor Analysis (EFA) is a multivariate statistical method based on the correlation matrix of predicted or dependent variables rather than actual variables. EFA is used to extract a small number of factors from a large number of measured variables (Kalantari, 2012). A factor is essentially a construct that is a condensed statement of the relationships between a set of variables. These constructs are defined by their factor loading (Kline, 1993). Normally, EFA can produce as many factors as measured variables, but factors that explain the least amount of variance are usually discarded (Kalantari, 2012).

Sampling Adequacy Test

Before performing EFA, Kaiser-Meyer-Olkin (KMO) test for sampling adequacy and Bartlett's test of sphericity are used to ensure the suitability of available data. The KMO criterion varies between 0 and 1. The closer the criterion is to 1, the more suited the data is for factor analysis. In addition, Bartlett's test of sphericity tests the hypothesis that the correlation matrix is an identity matrix. This test indicates whether the variables are correlated or not based on the significance of the chi-squared test statistic. For example, if the p-value of Bartlett's test is less than 0.05, the correlation matrix is not an identity matrix, and the variables are correlated. The results of these tests for all three managerial levels are reported in Table 3.

Table 3
Results of KMO and Bartlett's Test of the of the Questionnaire

Test	Top Management	Middle Management	First-line Management
KMO test	.91	.87	.93
Bartlett's test	.02	.04	.03
df	1035	990	903
Sig.	.000	.000	.000

The values of KMO test statistic (.91 for top management, .87 for middle management, and .93 for first-line management) and the p-values of Bartlett's test below .05 indicate the instrument's validity and the sampling adequacy of the data.

In addition to the suitability of the volume and type of data for performing EFA, the correlation matrix between general skills shows that the indicators (questions) are correlated and not independent of one another. Therefore, factor analysis can eliminate redundant factors and achieve indicators (questions) that contribute most to the identification and estimation of general skills. After confirming the validity of the questionnaire (based on the table of commonalities), the EFA of the questions and the respondents' responses was performed.

The output of the rotated matrix includes the factor loading of each of the variables in the remaining five factors after rotation. Some of the factors with weak factor loadings are removed. Factor loadings below .4 can be disregarded (Kline, 1993). Labels of these factors are provided in Table 4.

The results of exploratory factor analysis are shown in Table 4. The derived factors for all levels are personal, managerial leadership, behavioral, and interaction. These factors include various sub-skills at each management level, as shown in Table 4.

Table 4
EFA Results of General Management Skills for Each Level

Constructs	Top Management		Middle Management		First-line Management	
	Skills	Factor Loadings	Skills	Factor Loadings	Skills	Factor Loadings
Personal Skills	Financial Intelligence	.62	Competitive Intelligence	.57	Creativity	.68
	Creativity	.60	Emotional Intelligence	.56	Financial Intelligence	.68
	Emotional Intelligence	.60	Strategic Intelligence	.56	Positive Attitude	.68
Managerial Skills	Meeting Management	.52	Performance Appraisal	.70	Empowerment	.63
	Self-confidence	.52	Public Speaking	.68	Delegation	.63
	Training Management	.52	Meeting Management	.67	Feedback	.53
Leadership Skills	Team Building	.47	Trust Building	.57	Coaching	.56
	Stress Management	.46	Self-confidence	.56	Goal-setting	.57
	Political Behavior	.45	Conflict Management	.55	Self-confidence	.53
Behavioral Skills	Happiness Management	.36	Emotional Intelligence	.54	Personality Judgement	.48
	Self-management	.46	Self-management	.52	Negotiation	.64
	Motivation	.45	Verbal Persuasion	.51	Anger Management	.54
Interaction Skills	Feedback	.63	Teamwork	.47	Training Management	.60
	Trust Building	.63	Effective Listening	.46	Public Speaking	.46
	Debate	.60	Negotiation	.46	Effective Listening	.46

In terms of interactive factor, the mean value for two subskills (neuro-linguistic programming and body language) is less than 3, which are excluded due to their small values.

As shown in Table 5 and 6, general skills or factors and subskills are ranked using the Friedman test to find which skills are more important for a given management level. The first

rank sub-skills for top management, middle management, and first-line managers are self-management, teamwork, and judgment, respectively. Other sub-skills derived from the skill pool are shown in Table 6.

Table 5

Ranking Factors Based on their Importance

S/N	Factors	Top Managers	Rank	Middle Managers	Rank	First-line Managers	Rank
1	Personal Skills	6.00	1	5.50	2	5.50	2
2	Managerial Skills	5.00	3	6.50	1	6.50	1
3	Leadership Skills	4.50	4	3.50	5	3.50	5
4	Behavioral Skills	4.50	5	5.00	3	5.00	3
5	Interaction Skills	5.50	2	4.50	4	4.50	4

Table 6

Ranking Skills Based on their Importance

S/N	Sub-Skills	Top Managers	Rank	Middle Managers	Rank	First-line Managers	Rank
1	Self-management	27.88	1	24.05	12	22.00	22
2	Learning	24.29	19	21.10	43	20.99	38
3	Social Intelligence	24.49	17	21.16	41	21.39	33
4	Moral Intelligence	24.06	21	24.82	9	22.01	21
5	Strategic Intelligence	23.79	25	21.91	32	20.62	41
6	Organizational Intelligence	24.44	18	21.43	39	20.97	39
7	Cultural Intelligence	24.75	12	22.44	26	20.15	42
8	Spiritual Intelligence	23.99	23	20.76	44	21.90	23
9	Emotional Intelligence	24.66	14	22.10	30	20.76	40
10	Competitive Intelligence	24.52	16	22.31	27	21.81	27
11	Financial Intelligence	25.79	9	20.56	45	22.07	19
12	Training Management	23.36	27	22.45	25	22.91	9
13	Communication	21.15	42	23.90	14	21.63	31
14	Neuro-linguistic Programming	13.71	44	21.43	38	22.23	16
15	Personality Judgement	26.76	6	21.78	36	24.53	1
16	Positive Attitude	26.46	8	21.82	34	21.91	10
17	Body Language	9.61	46	24.93	7	22.92	8
18	Debate	22.45	36	22.95	23	21.85	26
19	Verbal Persuasion	27.33	5	23.06	21	22.99	7
20	Effective Listening	21.26	41	24.95	4	22.77	12
21	Teamwork	24.23	20	25.75	1	21.59	32
22	Team Building	25.60	10	23.54	27	21.88	24
23	Constructive Criticism	27.39	4	22.95	24	23.22	5
24	Public Speaking	21.00	43	24.90	5	22.78	11
25	Motivation	27.55	3	21.12	42	21.73	28
26	Interviewing	21.40	39	23.52	18	-	-
27	Negotiation	21.95	38	24.86	8	23.53	2
28	Trust Building	22.74	32	25.25	3	21.73	29
29	Conflict Management	22.94	31	24.74	10	21.73	30
30	Meeting Management	23.29	28	24.22	11	-	-
31	Political Behavior	24.60	15	-	-	-	-
32	Anger Management	26.50	7	21.75	37	23.39	3
33	Happiness Management	27.83	2	21.91	33	22.08	18
34	Coaching	23.77	26	23.74	16	23.32	4
35	Self-confidence	23.19	29	24.90	6	22.59	14
36	Goal-setting	22.35	37	23.14	20	23.00	6
37	Decision-making	22.57	33	21.93	31	22.35	15
38	Creativity	24.75	13	21.43	40	22.61	13
39	Performance Appraisal	21.32	40	25.37	2	21.37	35
40	Feedback	23.14	30	23.00	22	21.88	25
41	Empowerment	23.93	24	22.19	28	22.03	20
42	Delegation	22.56	34	22.18	29	22.10	17
43	Time Management	24.05	22	23.92	13	21.39	34
44	Stress Management	25.42	11	23.43	19	21.26	36
45	Work Discipline	22.51	35	23.81	15	20.21	37
46	Report Writing	19.68	45	21.81	35	19.82	43

Effect of Demographic Characteristics on the Respondents' Assessment of their Skill Level

The demographic data indicate that 69% of respondents had master's or doctoral degrees. This adds to the value of the respondents' inputs and increases the reliability proposed general skills model. About 97% were over 30 years old. Given that the majority of the respondents were middle-aged, they had the necessary intellectual maturity, which is positive and can be relied on in the analysis. Up to 87% of the respondents had more than ten years of work experience. This shows that employees have spent more than a decade in the administrative system and have stabilized their position in the banking sector. This also suggests the respondents' familiarity with the nature and objectives of their jobs. In terms of organizational position, 50% of the respondents were in management positions with high levels of decision-making authority, which is another positive characteristic of the sample. Therefore, the effect of demographic characteristics on the respondents' assessment of their general skills can be evaluated as positive and desirable.

Discussion

The Conceptual Model

A review of the models developed in the literature (Table 1) suggests that researchers have often overlooked certain skills or have used broad classifications. Iranian researchers have also followed Katz's model in most cases and proposed several components that have under technical, human, and conceptual skill categories or have examined the relationship between Katz's skills and other models. Castanias and Helfat (1991) provided a categorization of management skills in an attempt to challenge Katz's model and distinguish between different organizations and environments in which the skills are employed. Borman and Brush (1993) conducted one of the most extensive studies in this area and identified 18 necessary management skills, some of which overlap with the skills identified in the present research. Bartlett and Ghoshal (1997) provided another classification of managerial skills. They argued that managers need a combination of technical, political, social, organizational, and cultural competencies, but the significance of each skill varies at different organizational levels. All of the above studies are consistent with the present research results in identifying the general skills required by managers at each of the three levels of management in the studied population.

As for Iranian literature, the results support and expand the findings of Mirzaei Daryani (2015) on the general requirements of planning, production, marketing, and HR managers in Iran Tractor Manufacturing Company. Similarly, it seems that all management positions require applying skills whose relative value varies at different levels of management. The main gap in these studies is that managerial skills have not been examined from different aspects and have not been properly classified. Therefore, the present research is an attempt to provide a new and clearer classification of managerial skills through a more detailed review of the theoretical background and the literature and by making optimal use of different models that include different dimensions at different levels. There are also important distinctions between the present research and the foreign literature in terms of cultural differences, differences in population and sample, different research methods, different methods of data analysis, and differences in measurement instruments. Some of these differences also apply to Iranian literature.

In addition, the results show that the proposed model is distinctive and comprehensive. It identifies and labels the factors (components) related to the general skills (indicators) required by managers while providing an appropriate framework for the administrative vision of Tejarat Bank and the banking industry as a whole. The proposed model also identifies the skills desirable for different levels of management. In general, given the level of management and the type as well as circumstances of each organization, managers need to acquire skills for effective performance; and of course, the mixture of these skills varies at different levels and in different organizations.

Conclusion

The purpose of the present research was to develop a model of general managerial skills that would account for the skills, competencies, abilities, and specific characteristics of Tejarat Bank managers. The process of developing the proposed model was as follows. First, a list of possible general skills was prepared from the large number of skills identified for different jobs in the extant literature. A questionnaire was developed and distributed among panel experts. The panel consisted of a group of professors in the field of management from non-profit universities and higher education centers and the managers of Tejarat Bank at different levels of management. Interviews were also conducted with the panel when developing the first questionnaire to answer the first, and second, questions. By distributing the instrument among the sample and performing exploratory factor analysis (EFA) and reliability test (Cronbach's alpha) in SPSS, the general skills (indicators) were identified under five factors for all three levels of management. As an essential part of EFA, KMO and Bartlett's test was performed, and the results indicated the adequacy of the sample size.

Then, a correlation test was performed, and the skills were identified with a high degree of confidence. The number of skills for different levels of management are as follows: 46 for top management, 45 for middle management, and 43 for first-line management (Table 6). These skills were categorized into five factors: (1) personal skills, (2) managerial skills, (3) leadership skills, (4) behavioral skills, and (5) interaction skills (Table 5). These skills were also ranked by their relative importance using Friedman test (Tables 5 and 6).

The next step in our analysis involved testing all general skills for each identified factor using a t-test. The inclusion criterion had a mean of at least 3. From all these skills, two skills in the interaction category for top managers had a mean of less than 3: neuro-linguistic programming (2.79) and body language (2.60). However, since these values were very close to the specified criterion (3), this difference could be ignored. In addition, the demographic characteristics of the respondents indicated that the composition of the sample was optimal at all three levels. Thus, the status of general skills (indicators) can be assessed positively and desirably.

Based on the results of the present research, it can be concluded that there is a significant relationship between the studied management levels and the identified general skills. However, based on the results of t-test and Friedman test, a number of skills related to each level are more important than others and must be given priority. This finding can be helpful in developing various training courses to develop the skills and improve the efficiency of top, middle, and first-line managers in the banking system. Moreover, it can be inferred from the results that maintaining the desired organizational performance is achieved by filling different levels of

management by capable people. Therefore, it is critical to select and appoint individuals to management positions based on the skills identified for different levels of management. Recruiting and appointing managers without the appropriate professional skills and competencies will negatively affect employees' performance and ultimately reduce productivity.

Due to the need for continuous development of skills, contracting with universities and education centers as well as subscribing to relevant journals is a good strategy for continuously enhancing the knowledge and skills of managers at all the levels of management and keeping them up-to-date with the latest scientific and technological developments in this field. Finally, it is important to use the skills identified in the present research in planning various (short-term, medium-term, and long-term) organizational training programs, reduce the interval between these programs (especially in short-term training), provide the necessary conditions for retraining and maintaining the relationship between the programs at different levels of management, cover all managers (with any level of experience), and develop the mentality of training as an investment (not a cost) in the top management of the organization.

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