

THE MODERATING EFFECT OF GENERAL COMPETENCIES ON CAREER SATISFACTION AND JOB PERFORMANCE: AN EMPIRICAL STUDY ON WEALTH MANAGEMENT FIRMS

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ABSTRACT

Objective: The aim of the paper is to present the vital importance of employees' competencies in creating a correlation between job performance and career satisfaction in wealth management companies.

Method: To analyse the correlation between employee performance and career satisfaction, a research framework was employed that incorporates general competencies as an intermediary factor in wealth management firms. A survey was conducted among 90 employees working in wealth management offices in Cochin.

Results: Based on the survey results, it is apparent that possessing general competencies is crucial for improving job performance and achieving career satisfaction within the wealth management sector.

Conclusions: It is evident from the research that wealth managers can benefit greatly from providing a career advancement environment for their employees. This is because it leads to the development of a more skilled workforce, which in turn translates into better job performance and increased efficiency. The central point of the paper is to address the ambiguity and inconsistency that exists regarding the part of general competencies, career satisfaction and job performance in wealth management.

Keywords: competency, competencies, career satisfaction, job performance, wealth management.

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O EFEITO MODERADOR DAS COMPETÊNCIAS GERAIS NA SATISFAÇÃO DA CARREIRA E NO DESEMPENHO DO TRABALHO: UM ESTUDO EMPIRICAL SOBRE EMPRESAS DE GESTÃO DE PATRIMÔNIO

RESUMO

Objetivo: O objetivo do artigo é apresentar a importância vital das competências dos funcionários na criação de uma correlação entre desempenho no trabalho e satisfação na carreira em empresas de gestão de riqueza.

Método: Para analisar a correlação entre desempenho do empregado e satisfação na carreira, foi empregado um quadro de pesquisa que incorpora competências gerais como um fator intermediário em empresas de gestão de riqueza. Foi realizada uma pesquisa entre 90 funcionários que trabalham em escritórios de gestão de riqueza em Cochim.

Resultados: Com base nos resultados da pesquisa, é evidente que possuir competências gerais é crucial para melhorar o desempenho no trabalho e alcançar a satisfação na carreira no setor de gestão de riqueza.

Conclusões: É evidente a partir da pesquisa que os gestores de riqueza podem se beneficiar muito de proporcionar um ambiente de progressão na carreira para seus funcionários. Tal deve-se ao fato de conduzir ao desenvolvimento de uma mão de obra mais qualificada, o que, por sua vez, se traduz num melhor desempenho profissional e numa maior eficiência. O ponto central do artigo é abordar a ambiguidade e inconsistência que existem em relação à parte das competências gerais, satisfação na carreira e desempenho no trabalho em gestão de riqueza.

Palavras-chave: competência, competências, satisfação de carreira, desempenho profissional, gestão de riqueza.

1 INTRODUCTION

The job market is continuously changing because of various factors such as fierce competition, information technology, financial uncertainty, globalization, and progress in communication. As a result, employers are actively seeking candidates who possess adaptable skills and competencies that enable them to thrive in any environment. These skills are paramount for thriving in today's dynamic job market. According to research conducted by Ballout in 2009, adaptability is a crucial factor that contributes to achieving success in the workforce. In the realm of competencies, two distinct types can be identified. The first being specific competencies that are vital for performing any technical or functional task. The second type of competencies are general that include information processing models, intelligence, meta-competencies and key competencies. Experts have determined that possessing general competencies greatly influences an individual's professional outlook, encompassing their satisfaction with their career and overall job performance. Although career outcomes have been the subject of many



studies, few have delved into the correlation between general competencies and individual effectiveness. This research aims to explore how enhancing career satisfaction can lead to improved general competencies, resulting in better work-related outcomes. The study proposes that individual competencies play a mediating role between job performance and career satisfaction among employees within an organization.

2 THEORETICAL FRAMEWORK

2.1 ROLE OF GENERAL COMPETENCIES FOR LONG-TERM CAREER SATISFACTION

As per pertinent literature by Seibert (2001), the notion of career achievement comprises progressive work results and emotional wellness derived from job-related experiences. There are two dimensions to consider - the extrinsic, which is objective, and the intrinsic, which is subjective. The objective dimension covers tangible outcomes such as career status, pay and career promotion. According to Burke's research in 2001, Poon's study in 2004, and Arthur et al.'s findings in 2005, it can be concluded that the subjective dimension focuses on less observable indicators, including career commitment, career satisfaction and perceived accomplishment in one's career. Furthermore, an individual's acquired skills and abilities throughout various phases of life contribute significantly to career success and overall job satisfaction.

In higher education, individuals develop competencies that are essential for achieving excellence in their work environment. These competencies play a significant role in meeting job requirements and fulfilling the capabilities expected of employees. Allen and his team in 2005 established a grouping of skills which incorporate the cognitive requirements that are indispensable for completing tasks in a given profession. It's crucial to acknowledge that certain competencies are intricately tied to a specific field and necessitate expertise and understanding that directly relate to work responsibilities. Nevertheless, it's imperative to adjust to the constantly evolving job market and technological progressions, which may ultimately result in the depreciation of certain competencies.

Apart from specific skill sets, there are also "generic" competencies or abilities that are crucial for professional success. These competencies encompass both conceptual knowledge and practical skills such as communication and teamwork. Generic competencies include information processing models, intelligence, meta-competencies,



and key competencies. Therefore, it is crucial to develop and enhance these general competencies to succeed professionally. The aforementioned competencies possess a versatile nature and can be utilized in diverse professional settings to facilitate the integration of both current and novel competencies in varied work scenarios and surroundings. Consequently, the following proposition has been devised.

Hypothesis 1. High correlation exists between general competencies and career success satisfaction.

2.2 THE INFLUENCE OF CAREER SUCCESS SATISFACTION AND GENERAL COMPETENCIES ON JOB PERFORMANCE

In organizational psychology, job performance as a concept has been explored extensively. It pertains to the amount of work an employee generates in comparison to their colleagues, in addition to their proficiency in various job-related behaviors and results. According to Babin et al (1998), job performance can be defined as a multidimensional concept. Researchers in the field have yet to reach a unanimous agreement on how to define and measure job performance. In the realm of performance evaluation, scholars have varying perspectives. Farth et al. (1991) have delved into the quality and quantity aspects of work, while Yousef (1998) has placed a strong emphasis on quality and productivity. In contrast, Suliman (2001) proposes a six-dimensional model that encompasses the willingness to innovate, work skills, quality and quantity of work, duties, and enthusiasm. When analysing job performance, in 1997, Borman and Motowidlo classified it into two distinguishable domains that are contextual performance and task performance. While task performance is defined as the actions that directly contribute to the production of goods or services. On the other hand, contextual performance involves behaviors that indirectly impact the organizational, social, and psychological environment (Werner, 2000). These may include actions such as employees collaborating with supervisors, providing suggestions for organizational processes, and helping one another out, which all fall under the umbrella of contextual performance (Van Scotter 2000).

Content motivation theories establish a correlation between improving employee morale and productivity. Esteemed theorists such as Maslow (1943) and Alderfer (1967) have demonstrated this relationship in their research. According to Alderfer's needs theory, the fulfilment of three fundamental needs, namely, existence, relatedness, and



growth, impacts job performance. In a study conducted by Arnolds and colleagues in 2000, the correlation between employee job performance and needs fulfilment was explored. The results revealed that pay contributes significantly to job performance. Moreover, meeting the growth needs of top managers has a significant impact on their performance, while fulfilling relatedness needs among peers has been shown to significantly impact the frontline employee's performance. According to the research results, it is essential to consider the needs of employees in order to enhance their work productivity.

According to Arnolds and Boshoff's (2002) research, acquiring knowledge about the diverse requirements of workers can offer significant understanding into work-oriented attitudes that have the potential to improve job productivity. In Vroom's expectancy theory, formulated in 1964, the performance of employees is affected by the existence of appealing incentives. This theory implies that the anticipation of receiving a positive reward can inspire an employee to perform better in their job. The theory suggests that increased efforts by an employee result in superior levels of performance called first level outcomes which subsequently result in second-level outcomes such as wages, friendship, and praise. The extent of an individual's performance is directly linked to the importance they attach to the rewards. These findings demonstrate the significance of recognizing and valuing the needs of employees to achieve career satisfaction and success. The hypothesized relationship (H2) is evidently demonstrated through the following.

Hypothesis 2. Positive correlation exists between job performance and career success satisfaction.

After presenting the argument that an individual's satisfaction with their career success can have an impact on their job performance, it should be acknowledged that this correlation is also applicable to the overall competencies a person acquires throughout their career. Renowned authorities such as Bloom in 1956, Boyatzis in 1982, and Levy-Leboyer in 1996 have devised comprehensive theoretical frameworks that combine specific and overall skills to fulfill social, cognitive, and motivational demands. In the world of competencies, general skills are considered superior to specific ones due to their versatility, adaptability, and long-term potential. According to Abraham et al. (2001), in any professional setting, it's imperative for employees to possess generic competencies, regardless of their job title or position. On the other hand, specific competencies are



necessary for carrying out specialized tasks within a particular technical or functional area of the organization.

Expanding upon this topic, Allen et al (2005) put forth a theoretical framework for assessing overall competencies, which includes nine major action categories (such as organizing productive tasks, overseeing subordinates, planning, coordinating, monitoring, creating new ideas, managing information, fostering internal relationships, and cultivating external relationships) in tandem with job conditions. Furthermore, several studies have indicated that general competencies can greatly affect one's job performance. In a professional study conducted by Stumpf (2010), there exists a direct link between the proficiency of project managers and their level of contentment with their job. Furthermore, it has been noted that the contentment of employees with their job is an essential factor in moderating the connection between the effectiveness of leaders and the accomplishment of projects. These discoveries reinforce the importance of strong leadership skills in achieving successful project outcomes. In accordance with the study conducted by Zhang in 2001, which revealed that individual competencies such as information gathering, commitment, interpersonal understanding, persuasiveness and critical thinking also significantly contribute to effective work performance. Therefore, a hypothesis has been put forward as follows:

Hypothesis 3. Positive correlation exists between job performance and general competencies.

Based on the reasoning of the earlier hypotheses, it is possible that overall competencies could act as an intermediary factor connecting career satisfaction and job performance. Therefore, a consequent hypothesis is being posited.

Hypothesis 4: General competencies has a significant impact on job performance and career satisfaction.

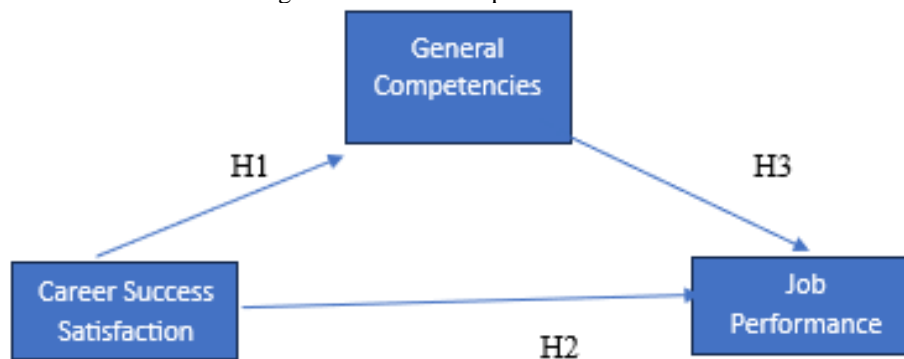
3 METHODOLOGY

3.1 RESEARCH FRAMEWORK

Figure 1 provides an illustration of the conceptual framework utilized in the current study.



Fig.1. Research conceptual framework.



Source: Prepared by Authors (2023)

3.2 SAMPLING

The research was conducted on wealth management employees. 90 valid questionnaires were used to obtain the sample set, resulting in a response rate of approximately 93%. Upon analysing the demographics, it was observed that 21.1% of the respondents were non-supervisory employees, whereas 37.8% were first-level managers, 33.3% were middle-level managers, and 7.8% were supervisors. Additionally, it was observed that the majority of the sample population, precisely 65.6%, were male, whereas 34.4% were female. In terms of age distribution, a noteworthy proportion of the respondents, accounting for 73.3%, fell in the under-30 age bracket. 21.1% were aged between 31 and 40 while 2.2% and 3% belonged to the 41-50 and over 50 age groups respectively. Regarding educational qualifications, 43.3% of the sample set held graduate certification, whereas 47.8% held a post-graduation degree or higher. According to the survey results, the majority of the participants (72.2%) have work experience less than five years, whereas 14.4% had between six to ten years of experience. The study also revealed that most of the respondents, i.e., 83.3%, earned an annual income of less than 10 lakhs.

3.3 QUESTIONNAIRE DESIGN

To assess the general competencies, career satisfaction, and superior work performance of our study participants a methodical survey consisting of questions presented in a structured format using the five-point Likert-type scale was utilized. Our research approach involved a careful consideration of six critical variables that are known to be significant indicators of job performance. These variables included age, gender, work experience, education, salary, and hierarchical level. We used a dichotomous variable to determine gender and relied on the total number of years of experience to



measure work experience. To determine salary, we used self-reported data, which is a widely accepted approach among researchers.

4 RESULTS AND DISCUSSION

4.1 PRINCIPAL COMPONENT ANALYSIS

We conducted a normalized varimax rotation on Principal Component Analysis (PCA) and determined that the three primary tools are unidimensional, thus validating its application. PCA is commonly employed for dimensionality reduction, which was necessary for our sizable data set. It is worth noting that a variance ratio exceeding 80% is considered optimal for PCA analysis. Our analysis revealed that career satisfaction accounts for 28%, general competencies for 59.75%, and job performance for 35.7% of the total variance. In our dataset, the variance ratio is above 80%, therefore it is ideal for analysis.

Table 1 presents descriptive statistics and reliability analysis.

	Mean	S.D.	Cronbach's alpha	Items	% of variance explained	KMO
Career satisfaction	3.89	0.717	0.96	25	28%	0.785
General competencies	3.84	0.678	0.97	30	59.75%	0.816
Job performance	3.87	0.748	0.96	12	35.7%	0.757

Source: Prepared by Authors (2023)

Prior to conducting PCA, the Bartlett sphericity test was done to determine the suitability of the sample. Based on the results, it can be confirmed that the sample was appropriate as the degree of correlation between the variables was found to be statistically significant with a $p < 0.05$.

The Kaiser-Meyer-Olkin (KMO) Index was done to assess the suitability of our sample for factor analysis. This metric helps us determine whether the data we have collected is appropriate for further analysis and interpretation. The KMO value was computed to determine the adequacy of the sample size prior to PCA. To ensure the dependability of each scale, a minimum acceptable level of 0.5 is required. The reliability levels of all subscales were found to be significantly higher than the acceptable threshold of 0.7.

The questionnaire's internal consistency was assessed using Cronbach's alpha, a professional measure of reliability. We were able to understand whether the questionnaire as well as the scale employed are consistent and serve the purpose of our present study by using Cronbach's alpha. The results for the three variables of career satisfaction (0.96),



general competencies (0.97) and job performance (0.96) indicate that there is a great level of consistency for all the three variables selected in this study.

By conducting PCA, we can gain insight into the extent to which changes in one variable may impact another variable. Through this approach, we gain insights into the relationship between different factors and utilize the obtained information to make informed decisions based on sound data analysis. After conducting an analysis of the factors related to general competency and career satisfaction, we have discovered a noteworthy correlation of 0.91, signifying a robust linear association between these two variables. Therefore, it can be inferred that high levels of general competency lead to high career satisfaction.

According to the available data, there exists a robust correlation of 0.93 between job performance and career satisfaction. This implies that by assessing job performance, we can acquire valuable information about career satisfaction as the two variables have a direct and proportional relationship.

Upon analysing the data, it has been noted that a significant and direct positive correlation of 0.928 exists between job performance and general competencies. The findings suggest that individuals with higher general competencies tend to experience greater career satisfaction, while those with lower general competencies tend to have lower career satisfaction.

Table 2 presents Correlation Analysis.

	Career Satisfaction	General Competencies	Job Performance
Career Satisfaction	-		
General Competencies	0.919	-	
Job Performance	0.936	0.928	-

Source: Prepared by Authors (2023)

4.2 MEDIATED REGRESSION ANALYSIS

The results of the mediated regression analyses are displayed in Table 3. The analyses included five control variables, namely age, gender, hierarchical level, income and educational level. According to the findings of Model 1, it was observed that job performance is significantly influenced by career satisfaction in a positive manner, without taking into account the influence of general competencies as mentioned in hypothesis H2, explaining 87% of the total variance. According to statistical analysis, job performance was significantly influenced by career satisfaction (std. beta=0.962, $p < 0.01$), that suggests a robust correlation between career satisfaction and general competencies.



As shown in Model 2, general competencies explained 84% of the total variance. In Model 3, we conducted an analysis of the impact of general competencies by regressing career satisfaction and competencies on job performance. The adjusted R-square showed a significant and substantial increase compared to Model 1, with an increment of 2.5% ($p < 0.01$) Based on the results, it has been determined that overall competencies play a crucial role in determining job satisfaction (std. beta=0.44, $p < 0.01$). According to Model 3, career satisfaction has a noteworthy impact on job performance. This is due to the mediation effect, which is in contrast to the direct effect outlined in Model 1. The correlation between job satisfaction and job performance is thus linked to general competencies. This relationship is significant even when the impact of competencies is considered. Based on the available evidence, we can confirm that the proposed mediating model (H4) is well-supported.

Table 3. The outcomes of the regression analysis regarding the correlation among knowledge sharing, competencies, and job satisfaction.

Dependent variable	Job performance		Competencies		Job performance	
Independent variables	Model 1		Model 2		Model 3	
	Std. beta		Std. beta		Std. beta	
<i>Control variables</i>						
Gender	-	0.029	-	0.027	-	0.017
Age	-	0.225	-	0.111	-	0.181
Educational level	-	0.006	-	0.021		0.003
Income	-	0.259	-	0.246	-	0.149
Hierarchical level		0.11		0.097		0.142
<i>Mediating effects</i>						
Career success satisfaction		0.962		0.862		0.57
General competencies		-		-		0.44
<i>Adjusted R square</i>		0.872		0.842		0.897

Source: Prepared by Authors (2023)

5 CONCLUSION

In this study, our aim was to analyse how general competencies affect the correlation between job satisfaction and work performance. The research examined a sample of 90 workers who are currently working in wealth management companies located in Cochin. The results have verified the theory that general competencies have a moderating effect. The study indicates that career satisfaction is a strong indicator of overall general competencies, which in turn leads to an improved job performance.

The study suggests that an improvement in general competencies is a key factor in enhancing individual job performance. The study's results indicate that workers with advanced general competencies tend to achieve more favourable job results, such as



enhanced job performance. Job outcomes are intricately tied to how employees perceive and evaluate their job conditions. These conditions may vary and include aspects such as working conditions, job importance, job security, professionalism, supervisory support, interpersonal relationships, autonomy, workplace flexibility achievement, recognition, salaries, fringe benefits, communication, co-workers, and teamwork (Qomariah et al, 2020).

In the professional world, it's common to see subpar work performance and general dissatisfaction among employees who lack the necessary skills or training. This is especially prevalent when these employees are tasked with repetitive and tedious duties that require extensive documentation. Organizations that prioritize the development of their workforce by offering continuous training and development opportunities are likely to boost employee productivity and optimize their overall performance (Sanyal, 2018).

In order to enhance the job satisfaction of their employees, organizations can provide efficient career assistance such as skill development programs, regular performance assessments, and challenging job roles. Studies by Burke (2001) and Burke and McKeen (1995) have shown that implementing these measures can lead to a greater sense of organizational support, resulting in increased career satisfaction and stronger employee retention rates.

Organizational leaders and HR managers play a crucial role in promoting and nurturing ongoing learning throughout the entire company. This includes fostering a culture of learning among employees, teams, and the organization as a whole. By doing so, they can foster the generation of fresh and valuable ideas that contribute to the overall success of employee performance (Udin,2023). As per this line of reasoning, numerous academics have observed that providing training centered around the cultivation of broad-based skills such as interpersonal communication and relationship-building can enhance the level of job satisfaction among employees, ultimately leading to improved individual performance according to Harel (1999) and Lee (1999). To ensure effective employee performance, training and development programs should align with the specific needs of the employees. When designing, evaluating, and implementing a reward strategy, it is crucial for management to strike a balance between financial and non-financial incentives (Al Balushi et al, 2023).

The notion of Person-Organization (P-O) fit has become a prominent topic in contemporary literature on public management. Thorough investigations have shown that



there is a substantial relationship between Person-Organization (P-O) fit and several individual results, including job satisfaction, turnover intention, contextual performance, and organizational commitment. According to recent research, values which is an aspect of fit, has a favourable correlation with work satisfaction, tenure, job performance, organizational commitment, and turnover (Jin et al, 2018).

Thus, achieving superior job performance primarily depends on how well an employee's abilities, skills, and desires coincide with the organizational context and their own aspirations. The abilities of an individual are a reflection of their principles, goals, education, skills, interests, and approach. The atmosphere of job satisfaction can further enhance an individual's general competencies or refine existing ones, such as problem-solving, creativity, communication, teamwork, prioritization, planning, and interpersonal relationships. This, in turn, can lead to increased job performance and overall effectiveness as a professional as per Zhang et al., 200. Therefore, managers in the wealth management industry should adopt career satisfaction techniques and practices and encourage the creation of personal development plans to help employees improve their competency profiles.



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