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«Soft skills for today's job: which ones important in hiring decisions for frontline employees of private commercial banks in Kazakhstan»

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**«SOFT SKILLS FOR TODAY'S JOB: WHICH ONES IMPORTANT IN HIRING
DECISIONS FOR FRONTLINE EMPLOYEES OF PRIVATE COMMERCIAL BANKS IN
KAZAKHSTAN»**

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May, 2021

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ABSTRACT

«Soft skills for today's job: which ones important in hiring decisions for frontline employees of private commercial banks in Kazakhstan»

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May, 2021

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This work was aimed to answer the question of which clusters of soft skills are more important than others in making employment decisions for advanced employees of private commercial banks in Kazakhstan. It was studied the frontline managers who are engaged in determining the needs of customers, their level and orientation, meet with clients, convince clients of the profitability of the offer, offer draft contracts for discussion and approval, participates in the work on resolving disputes, and concludes contracts on behalf of the company, offers clients ways to resolve issues that were not agreed during the negotiations, and issues that arose after the commission of legally significant actions.

The thesis consists of two stages and it was purposed 14 hypotheses. The method of probabilistic sampling methods, namely cluster sampling was used. The total number of respondents - 43, employees of banks on the decision-making of new frontline managers. The methodology of this work includes, for the first stage, «Brainstorming» with «KJ method», types of «Collective expert assessments», for the second stage, «Individual expert assessments», namely, a questionnaire. According to the results of this study, 3 hypotheses out of 14 were confirmed:

Hypothesis 1. «Stress tolerance» is one of the top-3 critically needed clusters in hiring decisions for frontline employees of private commercial banks in Kazakhstan.

Hypothesis 5. «Analytics» is one of the top-3 critically needed clusters in hiring decisions for frontline employees of private commercial banks in Kazakhstan.

Hypothesis 7. «Communication» is one of the top-3 critically needed clusters in hiring decisions for frontline employees of private commercial banks in Kazakhstan.

According to the results of the study, it was noted that recruiters and hiring managers in Kazakhstan are more likely to choose stress-resistant employees who can cope with pressure(tension), manage conflicts, resolve conflicts, who can work in adverse situations, those who can cope with difficulties, cope with stress, solve problems and, finally, with good self-control.

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Introduction

Today, it is impossible to imagine the modern world without the existence of such financial institutions as banks, which are an integral part of the life of not only one person, but also of the whole society (Federal Reserve Bank of San Francisco, 2001). Indeed, in market conditions, banks are the most important source that feeds the national economy with additional monetary resources. Being at the center of economic life and serving the interests of producers and the population, they mediate relations between them (Taylor & Greenlaw, 2018). As a result, banks act as key elements of the banking system that ensures the socio-economic development of modern society (Taylor & Greenlaw, 2018).

Truly long-term business success depends on creating a positive customer experience and quality customer retention. Because working with regular customers is more profitable than constantly attracting new ones (Khadka & Maharjan, 2017). The customer service manager (frontline employee), who's duties require experience and attention – is a key link in sales (Lotz et al. 2011). For companies looking to increase customer retention, it is critical to building an effective customer service team. These frontline managers become the primary point of contact that they need to resolve conflicts with the customer, establish their relationship with the sales and support department, and identify the customer's goals and concerns (Schooley, 2020). This allows the company to best meet the needs of its customers.

Recruitment ranks first for business out of all HR management functions in terms of its impact on profit and revenue. This is because when an organization hires a first-class specialist, the new product will reach the market faster and the project will be completed on time. All because an experienced recruiter will not allow inefficient employees to become an obstacle to the success of the business (Leslie & Holloway, 2014).

As though at the same time, it should be taken into account that the turnover of staff among the employees of the commercial division is quite high (Temirkalina, 2010), so candidates should be accepted into the department with the expectation that half of them will leave.

Another important point that every recruiter takes into account when hiring - it is mandatory for any frontline employee to have a plan for passing the probationary period as specified in the Labor Code of the Republic of Kazakhstan on probation («Labor Code», 2015). It is a period the employee must demonstrate not only financial results (the most important indicator), but also confirm the qualification. The key point is the personal characteristics, which are the soft skills of the candidate for the position of a frontline employee. Without the last point, any bank will suffer from constant staff turnover («Pipedrive», 2018).

For the bank to improve the staff selection process, improve the training process, strengthen the efficiency of frontline employees, as mentioned earlier reduce staff turnover, the researcher aimed to study the soft skills necessary for success in the business environment of commercial banks in Kazakhstan.

The results of this study show that the topic of soft skills of customer service itself in Kazakhstan still needs to be studied. Since there is no single requirement for frontline managers and each bank in the vacancies indicates certain soft skills based on the job responsibilities and rules of each bank. When comparing the results of this study with other previously conducted studies and job requirements, there were certain similarities in soft skills, however, the researcher noticed that in each country, in each organization, frontline managers have their soft skills, which did not mention in other ones. Based on the results of the study, it was noted that recruiters and hiring managers in Kazakhstan are more likely to choose stress-resistant employees who can cope with pressure (tension), manage conflicts, resolve conflicts, who can work in adverse situations, the ones who can cope with difficulties, manage stress, solve problems and finally with good self-control.

Keywords:

Soft skills, decision-making, commercial banks, frontline employee, hiring process, affinity diagram, categorization

Research aim, objectives

The **purpose** of the research was to examine the soft skills necessary for success in the business environment of commercial banks in Kazakhstan. By learning the soft skills necessary for success in a business environment, a company can (1) improve the selection process, (2) improve the initial training process, (3) improve the development program, (4) strengthen the performance evaluation process, and (5) reduce employee turnover. This reduces the costs associated with running a business and increases profitability.

Research tasks:

1) to group into clusters 120 skills and name each cluster with help of random chosen commercial bank's recruiting team;

2) to list from the most necessary cluster to the least necessary one in descending order with the help of frontline employee hiring managers;

3) based on the list of clusters, rank the top-3 clusters that will help formulate research hypotheses.

Hypotheses

Hypothesis formed after the first stage of research.

Hypothesis 1. «Stress tolerance» is one of the top-3 critically needed clusters in hiring decisions for frontline employees of private commercial banks in Kazakhstan.

Hypothesis 2. «Management and Leadership» is one of the top-3 critically needed clusters in hiring decisions for frontline employees of private commercial banks in Kazakhstan.

Hypothesis 3. «Teamwork» is one of the top-3 critically needed clusters in hiring decisions for frontline employees of private commercial banks in Kazakhstan.

Hypothesis 4. «Personal effectiveness» is one of the top-3 critically needed clusters in hiring decisions for frontline employees of private commercial banks in Kazakhstan.

Hypothesis 5. «Analytics» is one of the top-3 critically needed clusters in hiring decisions for frontline employees of private commercial banks in Kazakhstan.

Hypothesis 6. «Training» is one of the top-3 critically needed clusters in hiring decisions for frontline employees of private commercial banks in Kazakhstan.

Hypothesis 7. «Communication» is one of the top-3 critically needed clusters in hiring decisions for frontline employees of private commercial banks in Kazakhstan.

Hypothesis 8. «Negotiation» is one of the top-3 critically needed clusters in hiring decisions for frontline employees of private commercial banks in Kazakhstan.

Hypothesis 9. «Think globally» is one of the top-3 critically needed clusters in hiring decisions for frontline employees of private commercial banks in Kazakhstan.

Hypothesis 10. «Feedback» is one of the top-3 critically needed clusters in hiring decisions for frontline employees of private commercial banks in Kazakhstan.

Hypothesis 11. «Honesty» is one of the top-3 critically needed clusters in hiring decisions for frontline employees of private commercial banks in Kazakhstan.

Hypothesis 12. «Ethics» is one of the top-3 critically needed clusters in hiring decisions for frontline employees of private commercial banks in Kazakhstan.

Hypotheses 13. «Social responsibility» is one of the top-3 critically needed clusters in hiring decisions for frontline employees of private commercial banks in Kazakhstan.

Hypotheses 14. «Emotional state» is one of the top-3 critically needed clusters in hiring decisions for frontline employees of private commercial banks in Kazakhstan.

Research question

Which clusters of soft skills are more important than other ones in hiring decisions for frontline employees of private commercial banks in Kazakhstan?

Research general limitations

The insufficient sample size for statistical measurement.

In this study, respondents from two different commercial banks in Kazakhstan were invited. It can be assumed that the expert opinion of these respondents, who perform a large amount of work every day related to recruiting activities that are, hiring new employees, is more than reliable and was sufficient to draw the conclusion of the study. Nevertheless, to ensure that the sample is considered representative of the population and that the statistical result can be generalized to a larger population, future researchers can conduct the same study, but with a larger number of respondents from different commercial banks in Kazakhstan.

Lack of previous research on this topic.

The terms «soft skills» and «hard skills» are familiar mainly in large cities of the Kazakhstan Republic, such as Nur-Sultan, Almaty. Consequently, the collapse of the use of these terms is narrowed within the framework of international and national companies. For this reason, the researcher did not find research papers on exactly this topic. Even if they were conducted, they are limited to storage and use within the customer's corporate framework and are usually not published or shared with third parties.

For this reason, the researcher relied on foreign research when writing the literature review and the theoretical foundations of this work. Despite the above, this limitation can be considered as an important opportunity to identify new gaps in the previous literature and to present the need for further development in the field of research.

Limitations associated with finding survey respondents.

During the search and inviting respondents to the study, the researcher encountered the problem that many banks and team leaders, HR directors did not respond, or refused to participate in the study. Despite the fact that the invitation to participate in the study was sent to 50+ employees of the bank (including senior positions), 12 of them responded (potential respondents), as a result, only 3 people from senior positions agreed to participate, who later pulled their colleagues to the study.

The research format used for data collection.

Despite the fact that the research process was successful and communication between the respondents and the researcher was effective, there were limitations with the duration of the study, that is, some processes took too long or very quickly, which in turn gave a kick for the growth of the researcher in terms of rapid adaptation to the surrounding processes. Additionally, in the online format, it is impossible to predict the subsequent actions and behavior of respondents that influenced the course of the study.

Literature Review

«Over the past 10 years – since 2008 – the Kazakh economy has changed a lot» (Masanov, 2018). «There were two devaluations in the country, and then the tenge was transferred to «free float». The changes also affected the banks of Kazakhstan; they experienced mergers of major banks and money entry of the state» (Masanov, 2018). At the moment, the number of active current banks is 25 («Bankchart», 2021).

The current economic situation forces banks to look for new ways and apply new methods to achieve the desired financial results. The issues of qualitative improvement of bank marketing come to the fore. It is important not only to expand the list of banking products and improve the technology of their creation but also to study the ways of their implementation. The analysis of various types of banking products and the specifics of their creation, as well as the study of the marketing strategy to promote new products and services to the market it is a requirement of time. A product is any banking service or transaction provided to customers. In the process, old products are improved and new products appear. Here there is a connection with technological progress: for example, until quite recently there was no such thing as contactless payment, although the cards themselves have been used for a long time.

In the life of the bank, the key employee is the frontline, who will represent the interests and products of the bank. This specialist is responsible for finding and servicing customers, as well as building relationships with them, and also ensures that the services are provided following the

expectations of the buyer and the requirements of the contract. To survive in a highly competitive environment, the personal qualities of the so-called «soft skills» are important.

Oddly enough, there is an opinion among recruiters that a sales manager is a talent bestowed by nature, and this profession cannot be learned if a person does not have the innate ability to effectively sell (SHRM Foundation, 2016). However, Raymond wrote that, based on the practical observations and long-term practice beginning from 1964, heads of sales department showed that there are developed corporate sales standards and internal employee motivation; absolutely anyone can become a successful sales manager (2014).

Recruitment ranks first for business out of all HR management functions in terms of its impact on profit and revenue. This is because when an organization hires a first-class specialist, the new product will reach the market faster and the project will be completed on time. All because an experienced recruiter will not allow inefficient employees to become an obstacle to the success of the business (Leslie & Holloway, 2014). In some cases, a single new employee that a recruiter has brought into the company can create most of the innovations and new products that cost millions. If the recruiter has a good set of personal skills, then he will be able to establish his selection method to different expensive employees and innovators (Breugh, 2004). In that way, each recruiter evaluates the candidate according to corporate criteria during the hiring process. There are quite a lot of technologies for recruitment: case study, assessment, interview (including stress interview), testing, etc. («Changerecruitmentgroup», 2016; Doyle, 2020). Each of them has both certain advantages and disadvantages. The main weaknesses of all these technologies can be formulated as follows:

- 1) Huge expenditure of time resources (time for conducting individual interviews with each candidate, the total amount of time for conducting all stages of selection);

- 2) The cost of financial resources (salary of HR specialists, missed clients when the interview is conducted by the head or specialist of the sales department);

- 3) The artificiality of the selection of the sales manager, which does not allow him to open up and demonstrate his practical sales skills (Hamlin, 2019; Picincu, 2019; Steckerl, 2016).

After hiring frontline manager to the probationary period provided by the Labor Code of the Republic of Kazakhstan on probation («Labor Code», 2015) the employee joins the customer service management team. In this period the employee must demonstrate not only financial results (the most important indicator), but also confirm the qualification. That is the manager must have a thorough knowledge of the goods and services sold by the company, be able to use sales standards, and know the minimum marketing information about customers that is required to find and attract new customers. Apart from all this, the key point is the personal characteristics, which are the soft skills of the candidate for the position of a frontline employee. Without the last point, any bank will suffer from constant staff turnover («Pipedrive», 2018).

Griffith & Hoppner (2013) argued that the most valuable employees in the organization should combine both hard and soft skills competencies. According to a LinkedIn study (Berger, 2016), the sample consisted of 2.3 million American citizens, who applied for two or more jobs on LinkedIn between June 2014 and June 2015. Regardless of whether they found a new job or not, a list of the most popular soft skills was compiled among this sample. The list of required soft skills consisted of 58 soft skills (similar soft skills were manually grouped). There was communication (in particular, active listening), organization (project planning and implementation), teamwork, punctuality, critical thinking, sociability, creativity, adaptability, interpersonal skills (in relationships with others), friendly personality, and assessment of soft skills. Moreover, this analysis found that 58% of hiring managers interpret lack of soft skills among candidates as «limits for their company's performance». In an expert assessment of personal qualities and hard skills, Aimao Zhang (2012) noted hard skills as related to knowledge of operating systems, hardware, databases, security, web development languages, telecommunications, and networks.

Researchers Susan and Julia (2019) believe that in the current time, technical skills are not enough to ensure that workers can compete in this highly competitive global work environment. They came to this conclusion after a study involving three logistics company managers: Burlington, Middlesex, and Somerset. The result of data analysis is it was found that logistics managers should pay

attention to people with a lack of soft skills and emotional behavior since they can influence business results. It was suggested that the soft skills training program should include individual needs orientation, group, and individual training, a component for solving problems of emotional behavior at work, and training in effective communication. In addition to this, employers must determine the level of training of each co-worker. According to Leadership research (2015), the author wrote that closer to half of the new employees leave within 18 months of being hired in the USA. Less than eleven percent are associated with insufficient or lack of hard skills, more than eighty-nine leave work due to a lack of soft skills. In this study, Leadership IQ tracked 5,247 hiring managers from 312 public, private, business, and healthcare organizations. It found that 46% of hired employees would fail within 18 months, while only 19% will achieve success. Each of the 5,247 hiring managers, who participated in the study, rated their new employees at 6 months, 12 months, 18 months, and 24 months. Hiring was considered unsuccessful if employees received disciplinary action, receive significantly negative reviews of the work, or were dismissed. Managers recognized that when hiring new employees, they did not pay much attention to soft skills. Most managers have hired people based on the technical skills of new employees. Researchers have identified the top 5 reasons why new employees fail at their new job. 26% of employees were not able to accept and implement feedback from their superiors, colleagues, clients, and others, 23% were not able to understand and manage their emotions, and accurately assess the emotions of others, 17% had insufficient motivation to reach their full potential and achieve success at work, 15% of employees had poor attitudes and personalities appropriate to the specific job and work environment, and only for 11% functional or technical skills required to complete the job.

Nickson et al. (2011), in turn, wrote that the UK government's policy emphasizes the importance of qualifications to increase employment opportunities. Drawing on his research, which involved frontline workers in retail, researchers wrote about the need to recognize the expansion of soft skills, as soft skills have traditionally dominated the debate about emotional labor. Researcher Akinyele (2010) found that to create a long-term impression of the organization in the minds of new customers, frontline employees are in Prime positions as first contacts on behalf of the company. Because frontline

employees create awareness, perceive the needs of customers to effectively use the organization's programs, products, and services, and generate revenue themselves, they are a vital part of the organization.

Callum (2019), author of the Ivey Business school website, noted that the position of an advanced supervisor requires more return. This job needs professional technical knowledge and experience, as well as the main soft skills that a frontline employee supervisor should have, there are communication, team building, and conflict resolution. Professor of business administration at Harvard business school Linda A. Hill (2019), in her book «Becoming a manager», draws the attention of all readers to the fact that the head of a team of frontline employees must maintain quality, pay attention to service, innovation, and financial results. She also pointed the necessary skills for a frontline manager to be successful. There are strategic thinking, team building and leading, organizational perceptive, personal leadership awareness, communication, coaching, and emotional intelligence.

Researchers Elena Dall'amico and Simonetta Verona (2015) aimed to identify the skills that are most in-demand by European companies in the recruitment process. After an in-depth and extensive study of various models, tools, and skill frameworks developed in EU and non-EU countries, the researchers proposed a framework of 21 soft skills that were used and tested in their project. Three categories of skills were considered, each of which was divided into a certain number of micro-skills: Cluster A. orientation in the world of work, cluster B. social skills, and cluster C. achievement of results.

Researchers followed the prepared five-step methodology. The first step was a preliminary desk study, which included previous work and projects developed by VHSM (Valorise High Skill Management) partners, as well as research on existing bibliographies, literature, and a review on soft skills. The second step is to develop a methodological way to conduct a cross-country survey on soft skills. The researchers for the third step aimed to create cross-country networks. To do this, it was agreed on a common glossary of 21 soft skills related to people of medium and high qualifications. This document provided a general framework for avoiding misunderstandings in the next phases. The field studies were the fourth stage. Interviews were organized with relevant stakeholders, such as businesses,

employment agencies, career centers, and employers' associations. The total number of interviewees was 77. The interviews were structured based on a general questionnaire with open and closed questions. The questionnaire was compiled in English and then translated into six other languages. Data analysis is the final stage of this study. This stage included the analysis of the data collected during the interviews, as well as the identification of soft skills that are most in-demand by companies when hiring new employees.

The results of the study were ambiguous. According to the current working environment, respondents put forward skills such as time management, creativity, innovation (47%). In second place was teamwork with 46%, the third place was divided between the skills adaptability, flexibility, and problem-solving – total 39%. The next was the motivation with 38% and in fifth place went to skills of responsibility, conflict management with critical and structured thinking (36%). At the same time, the respondents chose another five skills as the ones that have the greatest negative impact on their company. Thus top five with 56% leads motivation, decision-making, and problem-solving were in second place (55%), skills such as time management, teamwork, conflict management, communication skills, creativity, and innovation were in third place (44%), adaptability and flexibility with 43% in fourth place, and defining work goals ended this top 5.

Researcher Ivannikova (Ivannikova, 2020) in her study «The influence of personal qualities of a manager on the effectiveness of working with clients» was aimed at analyzing the impact of the personal qualities of a manager on working with clients on the effectiveness of the performance of their professional duties. The analysis of the results helped to identify which competencies and skills of a particular employee require additional development. Initially, a pair comparison matrix was used to rank the personal qualities of a manager, so the researcher identified the most significant qualities of a sales manager, and the ranking was carried out by the method of pair comparisons. A popular method of the «Cattell's 16-factor questionnaire» helped the researcher to determine the influence of personal qualities on the effectiveness of the manager's work. To analyze the relationship between the personal qualities of the customer service manager and the effectiveness of their work, the arithmetic mean of

the results for all factors was determined. The experimental base of the study consisted of 12 men and 18 women aged 25 to 45 years, with experience in the position of a customer service manager from 3 months to 3 years.

In the enterprise «Стройавенью» that took part in the study, in the first place among the personal qualities that contribute to effective work with clients is sociability, in the second place is responsibility. Then, in order of ranking, they are arranged in descending order: discipline, organization, efficiency, activity, initiative, stress-resistance, learning ability, and loyalty close. Thus, the researcher concluded that the personal qualities of managers affect the effectiveness of their work in different ways.

The study of the personal qualities of highly effective managers of the company «Стройавенью» using the methodology of the «Cattell's 16-factor questionnaire» showed that the effectiveness of their work is based on such personal qualities as a high degree of personal self-control, the normativity of behavior, good communication skills. As a result, it concluded that the personal psychological characteristics of an effective client manager are emotional stability, consciousness and responsibility, balance, and focus on fruitful interaction with people.

The study (Ivannikova, 2020) showed that the main influence on work efficiency is communication skills. The researcher shares his thoughts that by developing purposefully the personal qualities of customer service managers that most affect the effectiveness of their work, enterprises also increase their efficiency. As a result, the costs of enterprises to work on improving the personal qualities of managers in working with clients pay off.

Researcher (Ivannikova, 2020) concluded that the main specificity of the work of a customer service manager is in constant interaction with people. This coalification is based on his communication skills, the ability to find the needs of customers and offer them their solution, as well as the ability to subtly feel the moods and quickly respond to any changes in his clients. To get high results of work, a healthy environment in the team, effective management is necessary, which directly depends on the choice of the manager management style. The manager stimulates the manifestation of initiative, reveals the creative potential of performers, that is allowed to solve innovative, non-standard tasks; more

effectively uses material and contractual labor incentives; includes psychological mechanisms of labor motivation; increases the satisfaction of performers with their work.

Jaser Khalaf Mahasneh (2016), doctor of philosophy in environmental design and planning, had done a huge amount of work in the study «A Theoretical Framework for Implementing Soft Skills in Construction Education Utilizing Design for Six Sigma». He had set tasks such as (1) developing and proposing a theoretical basis for creating an effective software skills curriculum, (2) developing a soft skills taxonomy and using it to assess the current state of the skills gap among construction graduates, (3) prioritizing the interpersonal skills taxonomy based on the needs of the construction industry, (4) proposing and testing an effective soft skills curriculum for construction education.

Even though in the study, the researcher examined the Construction industry, the analysis of soft skills is suitable for any industry, since these soft skills are analyzed and collected based on generally accepted sources, such as Google and other training materials. According to the results, the researcher writes that the construction industry requires a competitive stream of construction graduates who have a high level of soft skills combined with technical skills. This study highlighted the existence of a soft skills gap among construction school graduates as a research problem. The gap was attributed to five problems that, in combination or isolation, contributed to the gap and prevented construction graduates from having the expected minimum level of soft skills. This research has made several important contributions to the body of knowledge. Research first, he proposed and demonstrated the use of design for Six Sigma as a useful decision-making framework for introducing soft skills into the construction curriculum. Second, it proposed and used a new taxonomy of soft skills as a first step towards standardizing soft skills. Third, he conducted a comparative analysis of the status of the soft skills level among construction graduates. Fourth, she suggested and tested a soft skills training program for teaching soft skills. Finally, this work makes a great contribution to the application of the field of research methods.

To determine what skills commercial organizations rely on when searching for employees for frontline positions, it was studied published and recent vacancies on the Headhunter website. According to this source, 10 commercial banks were selected that showed the best results for 2019-2020.

Theoretical framework

Definition of key terms

Definition of «Front-line manager» points as: «A manager at the lowest level in an organization, who deals directly with employees»: in the Cambridge dictionary (Cambridge University Press, 2020). Russian community of HR managers (HR-Portal, n.d.) suggests job description to frontline managers:

1. Analyzes the audience of potential customers, identifies customer needs, their level, and focus.
2. Develops methods for finding clients, plans to work with clients, and makes schemes for contacting clients.
3. Directly searches for clients in all available ways (by placing ads, participating in exhibitions, fairs, presentations, sending offers through communication, e-mail, fax messages, etc.).
4. Predicts the business reliability of potential clients, their financial and material security.
5. Organizes and conducts preliminary negotiations with clients who are interested in offers (accepted the offer, etc.), specify the needs of each specific client, and prepares an offer addressed to a specific client.
6. Meets with clients, convinces clients of the profitability of the offer, offers draft contracts for discussion and approval, takes part in the work on resolving disagreements, and concludes contracts on behalf of the company.
7. Offers clients ways to resolve issues that were not agreed upon during negotiations and issues that arose after performing legally significant actions.
8. Maintains constant contact with existing clients, organizes work with them according to established business schemes.

9. Develops relationships with the most profitable and promising clients (offers of special terms of contracts, discount systems, and individual service, accelerated terms and special conditions for the performance of contractual obligations, etc.).

10. Develops and provides clients with recommendations and advice on the most effective use of established business relationships; provides an opportunity for clients to visit exhibitions, fairs, presentations of new products (goods, services).

11. Ensures that the interests of clients are respected when the company's divisions fulfill the terms of contracts.

12. Establishes feedback with customers (examines their requirements for products (goods, services), determines the reasons for customer dissatisfaction with collaboration, analyzes customer complaints, and takes all measures to resolve them and maintain business relationships).

13. Creates a customer data Bank (customer database) and makes changes to it on time.

14. Studies and analyzes competitors' policies in customer relations.

According to Michael Armstrong (Armstrong, 2006), the role of the front-line manager consists of people management, managing operational costs, providing technical expertise, organizing, such as planning work allocation and rotas, monitoring work processes, checking quality, dealing with customers/clients, measuring operational performance.

By analyzing and summing frontline manager's responsibilities, it was determined analogs of «frontline» word in Russian. There are «Менеджер по работе с клиентами» «Менеджер по продажам», «Консультант».

Since the responsibilities of frontline managers can be very different, and the positions in the bank may differ depending on the bank and, unconditionally, depending on the internal system of them, the researcher decided to choose an ordinary frontline manager within a broad sense. The chosen frontline manager to given study is the one, who directly contacts potential customers, conducts negotiations with them, introduces them to the bank and the proposed services of the bank. This manager, when meeting with clients based on their interests, (1) can offer specific, useful projects, (2)

can convince clients of the profitability of the offer, (3) concludes contracts on behalf of the company every day, and even if necessary (4) participates in conflict resolution and (5) takes steps in advance to avoid conflicts. In that way, these were the main characteristics of the frontline manager to whom this study is addressed. Further, in this study, the word «frontline manager» is used only in the above values.

It needs to be noted some features of the content and organization from other specialties of work in the bank.

- Almost all operations and services cannot be performed by a single specialist. The work in the bank is initially collective in nature.
- The influence of specific (special and extreme) factors in the work process (here it means the psychological stability of the employee).
- A high degree of responsibility for the operations performed and decisions made (the work is related to the clients ' money).
- Constant updating (complication) of the range of operations performed, introduction of new computer technologies, etc.

The term «hard skills» means specific opportunities to perform a specific job, that is, a candidate or employee learns a new technical skill to complete a task in a narrow direction. While soft skills are the ability to collaborate with colleagues working in the same department, communicate with clients (if exist), as well as with management, and are not directly related to a specific task; they are necessary for any position, as they are mainly related to relationships with other people involved in the organization. (Cimatti, 2016).

The Russian portal of HR issues has said that after the conducted interview by the applicant and certain tests are completed, the HR Department selects the resumes of the most suitable candidates for the vacant position. This process calls a hiring decision. Then all the data is passed to the management with certain notes and recommendations. The head of the organization often must give his or her consent in principle.

Theoretical basis

To determine what skills commercial organizations rely on when searching for employees for frontline positions, published and recent vacancies of the following commercial banks in Kazakhstan were studied:

1. JSC «Kaspi Bank»;
2. JSC «Halyk Bank of Kazakhstan»;
3. SB JSC «Sberbank»;
4. JSC «Zhilstroysberbank of Kazakhstan»;
5. JSC «ForteBank»;
6. JSC «Altyn Bank»;
7. SB JSC «Bank Home Credit»;
8. SB JSC «Alfa-Bank»;
9. JSC «ATFBank»;
10. JSC «First Heartland Jysan Bank».

This list includes commercial banks in Kazakhstan that showed the best results in the period from January 1 to December 31, 2019, according to the criteria «Stability» (reliability and trust), «Efficiency», «Profitability», «Rating agencies assessment» (Batishcheva et al., 2020). Following data were taken from the HeadHunter website (the presented vacancies were active in February of 2021 year). HeadHunter.kz is the largest recruitment site in Kazakhstan, where a large database of vacancies is collected (Sorokina, 2019). Skill requirements from commercial banks were divided into hard skills and soft skills. Tomaszewski's list of hard skills (Tomaszewski, 2020) was used to determine hard skills. Gerencer's list of soft skills (Gerencer, 2020) was used to determine soft skills.

- To the position «Sales Manager to the Department of commodity loans», JSC «Kaspi Bank» requires employees with the following hard skills: «Higher education, incomplete higher education or specialized secondary education». It requires an employee with the following soft skills: «Ability to focus on the customer's needs», «Ability to explain the benefits and advantages of a banking product to

the client in an accessible language», «Affability and friendliness», «Ability to work in a team», «Perseverance in achieving goals».

- To the position «RM to the corporate client relations department», JSC «Halyk Bank of Kazakhstan» requires employees with the following hard skills: «Higher economic/financial/mathematical education», «At least 3 years of experience in banking/finance», «Knowledge of Kazakhstan's law on banks and banking activities», «Skills in organizing technical and economic, legal expertise and financial analysis in projects», «The skills of negotiation and correspondence with customers», «Experience in attracting clients».
- To the position «Chief client manager for medium-sized businesses», SB JSC «Sberbank» requires employees with the following hard skills: «Higher education», «Work experience in the field of activity of at least 3 (three) years», «Knowledge of legislative and other regulatory legal acts of the Republic of Kazakhstan regulating banking activities».
- To the position «Consultant», JSC «Zhilstroysberbank of Kazakhstan» requires employees with the following hard skills: «Incomplete/completed, secondary special/higher», «Experience in sales is welcome», «Experience in banking», «Kazakh language at the level of preferably fluent», «Knowledge of Word, Excel», «Access to E-mail, the Internet». It requires an employee with the following soft skills: «Active», «Sociable», «Initiative», and «Willingness to work and learn».
- To the position «Salary project Manager», JSC «ForteBank» requires employees with the following hard skills: «Higher education», «The skills of active sales».
- To the position «Manager (direct sales of banking products)», JSC «Altyn Bank» requires employees with the following hard skills: «Knowledge of economic and financial analysis», «Higher economic or financial education», «Experience in sales or banking is desirable», «Knowledge of Russian and Kazakh languages, English will be an advantage», «PC ownership». It requires an employee with the following soft skills: «Good negotiation skills», «Stress tolerance», «Responsibility», «Attentiveness».
- To the position «Head of sales Department», SB JSC «Bank Home Credit» requires employees with the following hard skills: «Higher education», «At least 2 (two) years experience in a managerial

position», «Knowledge of the geography of the assigned region», «Knowledge of Russian and Kazakh languages, knowledge of the Kazakh language is welcome», «Knowledge of computer programs MS Windows, MS Office, MS Internet Explorer», «Knowledge of basic psychology and sales principles», «Proficiency in business communication ethics».

- To the position «Chief specialist in attracting corporate clients», SB JSC «Alfa-Bank» requires employees with the following hard skills: «Experience in sales for at least 3 years, including knowledge of the basics of sales (identifying needs, presentation, working with objections)», «At least 2 years of experience working with corporate clients», «Business communication and official correspondence skills, knowledge of banking products».
- To the position «Manager for attracting legal entities», JSC «ATFBank» requires employees with the following hard skills: «Higher education», «Experience in attracting/lending/servicing legal entities for at least 3 years», «Business communication».
- To the position «Chief attraction Manager of the Bank card department», JSC «First Heartland Jysan Bank» did not specify any requirements, but the key skill for this job is «Negotiation skills».

Four banks out of 10 in the requirements for a frontline employee indicated the need for soft skills. There are 51 skills identified in total, 15 of them are soft skills (29%), 36 of 51 are hard skills (71%). This analysis shows that commercial banks in Kazakhstan rely on hard skills than soft skills in hiring frontline employees.

This reasoning does not affect the course of this study in any way, but after reviewing the vacancy for frontline managers, an interesting phenomenon was revealed. The researcher mentioned that JSC «Kaspi Bank», which is the leader among commercial banks in Kazakhstan, when searching for new candidates, pays more attention to their vacancies for their soft skills than any other bank in the top-10 list. Other banks, in turn, highlighted the knowledge of languages, the presence of a diploma about completion of higher education, knowledge of basic computer programs; require candidates to have experience in sales. Since this study is not aimed at comparing the soft and hard skills of frontline managers, the researcher can not assure that JSC «Kaspi Bank» is in a leading position because of their

attention to the soft skills of their employees. However, such an assumption still should be taken into account and may become a support and inspire new researchers to new research and appealing hypotheses in this field.

Research Methodology

This study excludes vulnerable groups, there is no connection to sensitive topics, and neither the company nor the participants were harmed psychologically, physically, or financially. The only risk for poor-quality results is the participants' time, as the study was aimed at active, working recruiters and other managers who make the decision when hiring a new frontline employee. To get around this, the team leader and participants were informed about the goals and objectives of the study. All questions about the organization were discussed with the team leaders of several HR groups from 2 commercial banks of Kazakhstan, but as necessary, before and after the study itself, some points were resolved with the respondents themselves.

Conceptual framework

The researcher conducted an applied study. In the first stage, it used the method of expert assessment, namely, «Collective expert assessment»; the tool was «Brainstorming». In the second stage of the study, it used «Individual expert assessment»; the tool was a questionnaire. The given study uses parameters that cannot directly measure, or cannot apply another methodology, thus it was purposed to choose exactly these methods.

The «Collective expert assessments» is the best in predicting objects and processes. Besides, collective methods are the most effective in terms of achieving maximum objectivity of expert assessment, since they involve the use of a wide and representative range of specialists. «Brainstorming», the tool of «Collective expert assessments», allows developing the maximum number of possible solutions in an uncertain situation, focusing the participants' attention on the problem under discussion. Organization of the group's work is the disadvantage of «Brainstorming», that is, if the researcher does not control the group, the group will deviate from the established rules and the work

may be long and useless, but the respondents were responsible, so the researcher easily circumvented this disadvantage during the study.

During first stage of this study, when recruiters had issues using «Brainstorming» with the objective grouping of skills to cluster, they used the «KJ method». According to this method, when analyzing the same data, different groups will come to the same results. In this way, the respondents were able to focus the team's attention on the task and prevent unnecessary discussions and deviation from the goal. With the help of «KJ method», the team gains creativity and productive criticality, and the disadvantages can be in the presence of a large number of objects (starting from several dozen) that are inferior to logical analysis tools.

A questionnaire survey, the method of «Individual expert assessments», used with the help of form in the Google program in the second stage of the study. Depending on the purpose of the study, the survey were offered in the form of closed-ended questions. Thus, a closed-ended survey was a need to get an agreed position of the experts.

The format of the study was online. The main limits are listed in the section of this study «Research general limitations». In addition to this, it was possible to attract experts living in other cities of Kazakhstan, and the physical burden of organizing research for the event was less. The downside may be a possible misinterpretation of the questions, but all the questions that arise were discussed in time, and it was possible to get around with delays in answers by reminders of the study to individuals.

The study consisted of two stages:

Distribution. In the course of the study, a recruitment team were selected randomly, which is engaged in hiring employees to frontline banks in a commercial Kazakhstan bank. The recruiting team were offered 120 skills (Appendix 2), which were identified and analyzed in Jaser Khalaf Mahasneh's study «The Theoretical Basis for Implementing Soft Skills in Construction Education using Design for Six Sigma». Although these skills gathered from foreign sources and documents on American best practices, they will be useful for assimilation in the Kazakhstan market.

The task of the team was to distribute 120 skills (Appendix 2) into clusters and name each cluster. It was planned that the team will suggest the quantity and names. Even though each skill must be allocated according to an affinity diagram (Hessing, 2019), the team could remove certain skills if it considered unnecessary and unallocated for any cluster. The reason is to circumvent the «Functional Fixity» effect and restrict the command to not use the object only as it is traditionally used (Cherry, 2020). This indicated in the instructions that had sent along with the list of soft skills. In addition to this, the instructions contained information that these soft skills distributed in cells alphabetically, that is, there was no specific structure. One hundred and twenty soft skills presented in two languages (English, Russian) and there was an indication that if the respondents would think that the words, phrases are different in meaning, they needed to focus on the English version of the word, phrase because initially the names of the skills had taken from the study in English. The respondents combined into one cluster those soft skills that, in their opinion, are similar in meaning and gave names to each cluster.

Ranking. The researcher asked all second-stage respondents from commercial banks of Kazakhstan (31 managers from the Y Bank of Kazakhstan), including recruiters from the first stage (12 recruiters from the X Bank of Kazakhstan), to rank the clusters distributed in the first stage, from critical to less important for hiring frontline employees (Appendix 4). The list of skills was sent separately via respondents email.

Sampling

The target audience was all the recruiters or managers, who take part in the decision to hire a new frontline employee, the exact number is 43 (12 recruiters from the X Bank of Kazakhstan, 31 managers from the Y Bank of Kazakhstan). LLP «Baker Tilly Qazaqstan Advisory» made a rating of second-tier banks of the Republic of Kazakhstan based on a point calculation system. According to the rating X Bank is among the top ten banks (forbes.kz, 2020). The main source of information was the data of the National Bank of Kazakhstan, kase.kz, and official websites of banks. Furthermore, Y Bank is among the top three banks according to forbes.kz based on the above sources (2020). Besides,

characteristics such as age, gender, a certain position, and the status of the respondents are not critical in this study. Participation was optional and voluntary. All ethical standards had maintained according to the APA standards.

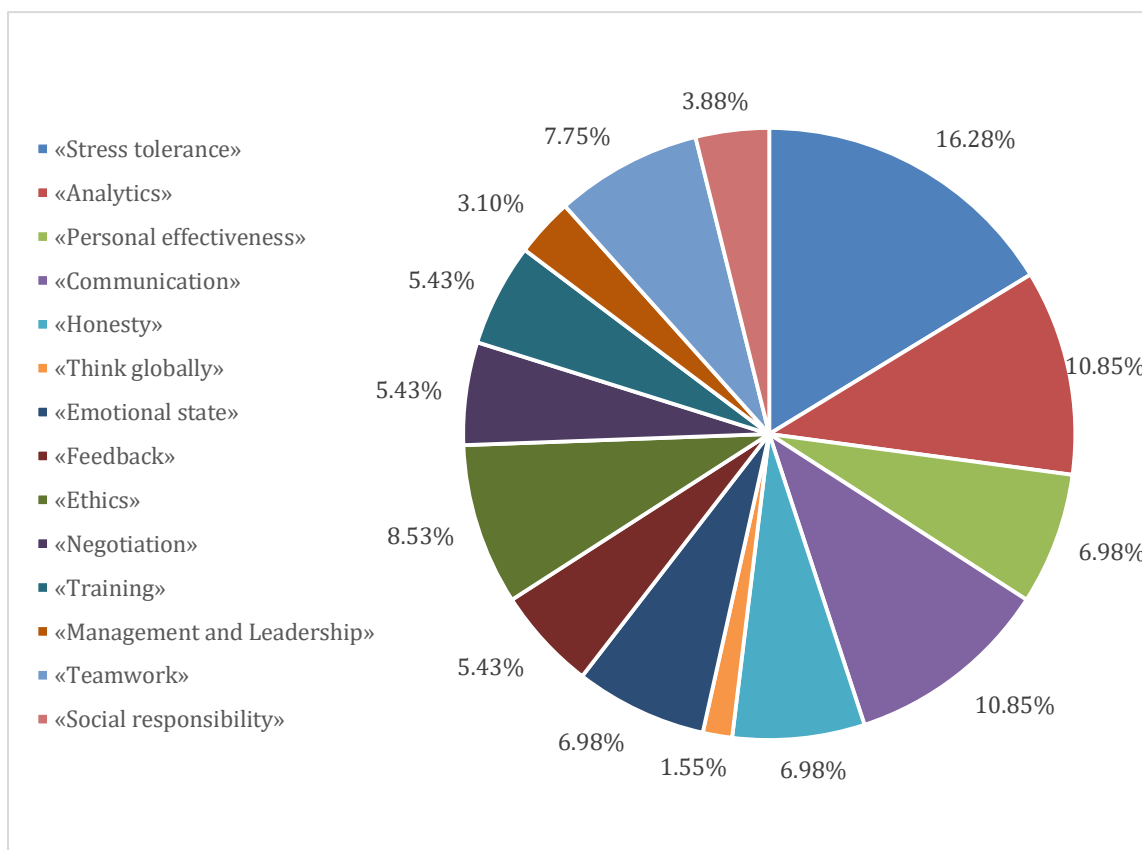
The researcher used probabilistic sampling methods – cluster sampling since the study was not important for individual characteristics, but for their belonging to a group, namely, the decision-makers on hiring employees. Using this type of sample, there is no need to inform about the names of the respondents, for this reason, the respondents numbered randomly (Responder1, Responder2,...).

Data analysis

Distribution. The recruitment team created 14 clusters (Appendix 3), which are «Stress tolerance» (8 skills in), «Management and Leadership» (16 skills in), «Teamwork» (15 skills in), «Personal effectiveness» (10 skills in), «Analytics» (5 skills in), «Training» (6 skills in), «Communication» (9 skills in), «Negotiation» (8 skills in), «Think globally» (5 skills in), «Feedback» (4 skills in), «Honesty» (13 skills in), «Ethics» (6 skills in), «Social responsibility» (3 skills in), «Emotional state» (4 skills in). Respondents excluded 13 skills (Adversity, Organizational awareness, Awareness of ethical values, Outcome-oriented, Self - awareness, Use systems thinking, Personal presentation, Work with diversity, Entrepreneurial skills, Commitment to the organization, Self-management, Sharing visions, Working in partnership with the client.

Ranking. According to the «Pie chart1», the cluster «Stress tolerance» became the most necessary according to the respondents of this study. Clusters «Analytics» and «Communication» have same points, so they are on the second place («Analytics» – 14 respondents chose, «Communication» – 14 respondents chose). The «Teamwork» (10 respondents chose) and «Ethics» (11 respondents chose) clusters are in 4th and 5th places. Collectively follow three clusters: «Honesty», «Emotional state», «Personal effectiveness». They are shared sixth place. Seven respondents chose clusters «Feedback», «Negotiation» and «Training» each, thus they are sharing seventh place. As critically needed 5 respondents chose «Social responsibility», with the difference of one vote goes cluster «Management

and Leadership» (4 respondents chose). Surprisingly, cluster «Think globally» was voted by 2 respondents.



Piechart1

According to the results of this study, 3 hypotheses out of 14 were confirmed:

Hypothesis 1. «Stress tolerance» is one of the top-3 critically needed clusters in hiring decisions for frontline employees of private commercial banks in Kazakhstan;

Hypothesis 5. «Analytics» is one of the top-3 critically needed clusters in hiring decisions for frontline employees of private commercial banks in Kazakhstan;

Hypothesis 7. «Communication» is one of the top-3 critically needed clusters in hiring decisions for frontline employees of private commercial banks in Kazakhstan.

Since the «Stress tolerance» cluster has 21 votes (Appendix 5), it is among the top-3 critical clusters. Additionally, «Analytics» and «Communication» with 14 votes each were added the top-3 critically needed clusters in hiring decisions. Logically, it was possible to place the last two clusters in second place and the «Ethics» cluster in third place, which received 11 votes (Appendix 5). That would be a

reasonable solution; however, in this case, there is a difference of 1 vote between clusters «Ethics» (11 respondents chose) and «Teamwork» (10 respondents chose), and there is a difference of 3 votes between «Ethics» (11 respondents chose) and «Analytics» with «Communication» (14 respondents chose each). The difference between the numbers of 3 and 1, although at first glance, is insignificant, but if take into account that there were 43 respondents, then this difference is significant. According to this logic, the researcher decided to distribute top-3 critically needed clusters in hiring decisions among the clusters «Stress tolerance», «Analytics» and «Communication».

In addition, the results (Appendix 5) answered to the question of given study: Which clusters of soft skills are more important than other ones in hiring decisions for frontline employees of private commercial banks in Kazakhstan? They are «Stress tolerance» (21 votes), «Analytics» (14 votes) and «Communication» (14 votes).

Comparison

Researchers Elena Dall'Amico and Simonetta Verona (2015) proposed to structure 21 soft skills, which were grouped into three clusters. Comparing the two studies, the results disagree in many ways. The skills related to time management, innovation and creativity were in the first place in the study of researchers Elena and Simonetta (2015), in the current study (Appendix 5) the same skills placed in the clusters «Personal effectiveness» - 6.98%, «Teamwork» - 7.75%, «Training» - 5.43% - which are not in top-3. Teamwork (46%) in 2nd place in Dall'Amicos' study in pair with Verona (2015) and in the current study (Appendix 5), teamwork-related skills collected only 7.75%. In the same study (2015), 12 participants had united the skills of adaptability, flexibility, and problem-solving (39%), according to the current study (Appendix 5), the problem-solving is located in the «Stress tolerance» cluster, which is the leader among other clusters (16.28%), and adaptation and flexibility are in the «Honesty» cluster, which collected only 6.98%.

In her study, Ivannikova (2020) wrote that in the first place among the personal qualities that contribute to effective work with clients is sociability, which corresponds to the results of the current study (Appendix 5), since the «Communication» cluster ranks second with 10.85%. Responsibility

comes second in terms of working with clients (2020), but in the current research (Appendix 5), respondents had placed the responsibility in cluster «Honesty», which is in 5th place with two other clusters. In the current study (Appendix 5), stress-resistance-related skills took first place with 16.28%, and in Ivannikova's study (2020) they placed in the last rows.

Callum (2019), author of the Ivey Business School website, noted that the position of an advanced supervisor requires communication skills, team building, and conflict resolution. The results of the current study (Appendix 5) correspond to the Callum study (2019), that is, the «Stress tolerance» cluster, in which the conflict resolution skill is located, in the first place (16.28%), and the «Communication» cluster is in the second place with 10.85% percent. The discrepancy came out in the team-building skill, as the «Teamwork» cluster is in fourth place with 7.75% percent.

Professor of Business Administration at Harvard Business School Linda A. Hill (2019) in her book «Becoming a Manager» has indicated the necessary skills for a successful frontline manager. These include strategic thinking, team building and leadership, organizational perception, personal leadership awareness, communication, coaching, and emotional intelligence. From this list, the skills of team building, leadership, and communication converge with the current study (Appendix 5).

For the position «Sales Manager in the Commodity Loans Department» of JSC «Caspi Bank» were required five soft skills. Only 3 of them coincided with the skills from cluster of the top-3 «Perseverance in achieving the set goals», «The ability to explain to the client the advantages and benefits of a banking product in an accessible language», «The ability to focus on the needs of the client». The skill required by the bank «Ability to work in a team» converges on with the «Teamwork» cluster, according to the results of this study (Appendix 5), this cluster scored 7.75%. «Affability and friendliness» is not at all among the proposed skills.

The required skill of the bank of JSC «Halyk Bank of Kazakhstan» «Skills of negotiation and correspondence with clients» converges on with the cluster «Negotiation» with a percentage of 5.43% (Appendix 5).

The required skills of JSC «Zhilstroyberbank» «Sociable» converges with the «Communication» cluster, which is in third place with 10.85% (Appendix 5), and the «initiative» in this study (Appendix 5) is in the «Management and Leadership» cluster, which was not chose as critically needed. «Willingness to work and learn» in the requirements for the position of «Consultant of the bank» converges with the «Training» cluster, which was chosen by seven respondent from 43.

To the position «Manager (direct sales of banking products)» of JSC «Altyn Bank», employees with good negotiation skills, with stress resistance and responsible ones are needed. They converged on with the skills in the clusters «Negotiation», «Stress tolerance», and «Honesty» (Appendix 5).

Results

The results of this study show that the topic of soft skills of customer service in Kazakhstan still needs to study since there is no single requirement for frontline managers and each bank in the vacancies indicates certain soft skills based on the job responsibilities and rules of each bank. When comparing the results of this study with other previously conducted studies and job requirements, there were certain similarities in soft skills, however, the researcher noticed that in each country, in each organization, frontline managers have their specific necessary soft skills.

Based on the results of the study, it was noted that Kazakhstani recruiters and hiring managers are more likely to choose stress-resistant employees who can cope with pressure (tension), manage conflicts, resolve conflicts, who can work in adverse situations, employees who can cope with difficulties, manage stress, solve problems and finally with good self-control. In addition, it was revealed that frontline managers should be able to analyze, critically look at the circumstances, as well as have common sense with themselves.

Moreover, the results of the study revealed that it is critically important for frontline managers to be able to listen to customers, colleagues, have good communication skills, including interpreting communication, and be able to formulate speech, perseverance, and persuasiveness in customer service.

Additionally, managers should good have presentation skills and effective written communication.

This research will be useful for recruiters and other managers who are involved in hiring new frontline employees. Because of the fact about the researcher obtained data that stress tolerance is the main cluster for frontline managers, team leaders or top managers of frontline staff can find ways to control the stress level of their employees. These results are very important, because if management do not control the resulting stress or do not fight the prolonged effects of stress, depression, irritability, aggression, anger, and the appearance of affective states can develop, which is ineffective for any working group («Stress tolerance», cluster is the leader among 14 other clusters). Usually, professional violations can often be observed, i.e. the number of errors at work increases, which is manifested in low productivity of work activities (it should be noted «Analytics» is one of the top-3 critically needed clusters), chronic lack of time, and deterioration in accuracy when performing the required efforts. These factors can lead to a violation of social and role functions, which is manifested in a decrease in sensitivity, an increase in conflict, anti-social behavior, sleep disorders, lack of time, increased fatigue, haste, problems with communication (it should be noted «Communication» is one of the top-3 critically needed clusters). The above problems not only lead to expenses on sick leave but also in the future it will result in a very large leakage of employees. Based on the above, it is recommended to use tools to combat stress, such as anti-stress corners for employees to relax, constant help from a corporate psychologist, and effective communication between colleagues.

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Appendix 2 - list of skills that had offered to the respondents of the first stage

№	Eng	Pycc
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1	Ability to deal with pressure	Способность справляться с давлением (напряжением)
2	Able to lead and inspire	Способный вести и вдохновлять
3	Able to manage tasks	Способность управлять задачами
4	Accepting criticism	Принимать критику
5	Accurate self-assessment	Адекватная самооценка
6	Achievement	Способность к достижению целей
7	Adaptability	Адаптивность
8	Adversity	Способность работать при неблагоприятных обстоятельствах
9	Allocate resources	Распределение ресурсов
10	Analytical thinking	Аналитическое мышление
11	Assertiveness	Настойчивость
12	Awareness of ethical values	Осознание нравственных ценностей
13	Be responsible to others	Чувство ответственности перед другими
14	Buy in and advocacy	Заинтересованность и поддержка
15	Change catalyst	Двигатель изменений
16	Change management	Управление изменениями
17	Coaching	Наставничество
18	Collaboration	Сотрудничество
19	Commitment to the organization	Приверженность организации
20	Common sense	Здравый смысл
21	Communication skills	Коммуникативные навыки

22	Conceptual thinking	Концептуальное мышление
23	Concern for order	Забота о порядке
24	Conflict management	Управление конфликтами
25	Conflict resolution	Разрешение конфликтов
26	Conscientiousness	Добросовестность
27	Cooperative ability	Способность к сотрудничеству
28	Coping with complexity	Умение справляться со сложностями
29	Creating learning environment	Создание образовательной среды
30	Creativity	Креативность
31	Critical thinking	Критическое мышление
32	Cultural awareness	Культурная осведомленность
33	Customer service	Обслуживание клиентов
34	Decision making	Принятие решений
35	Decisiveness	Решительность
36	Delegation	Делегация
37	Developing others	Развивать других
38	Diplomacy	Дипломатия
39	Empathy	Сочувствие
40	Enterprise skills	Предпринимательские навыки
41	Enthusiasm	Энтузиазм
42	Entrepreneurship	Качества предпринимателя
43	Ethical issues	Этические вопросы
44	Ethical judgment	Этическое суждение
45	Ethical responsibility	Этическая ответственность

46	Facilitation	Содействие
47	Flexibility	Гибкость
48	Globalization	Глобальность мышления
49	Goal setting and management	Постановка целей и управление ими
50	Group dynamic	Групповая динамика
51	Group effectiveness	Эффективность группы
52	Having practical focus	Иметь целесобразную направленность
53	Honesty	Честность
54	Influence others	Умение влиять на других
55	Information resources management	Управление информационными ресурсами
56	Initiative	Инициатива
57	Innovation	Инновация
58	Inspiring people	Умение вдохновлять других
59	Integration	Интеграция
60	Integrity	Честность, порядочность
61	Job analysis	Анализ работы
62	Liability	Ответственность
63	Life-long learning	Стремление обучаться на протяжении всей жизни
64	Listening communication	Умение слушать
65	Loyalty	Лояльность
66	Mediation	Посредничество

67	Meetings skills	Навыки проведения встреч
68	Motivate people	Умение мотивировать людей
69	Negotiation	Переговоры
70	Optimism	Оптимизм
71	Organizational awareness	Организационная осведомленность
72	Organizational management	Управление организацией
73	Outcome oriented	Ориентированность на результат
74	Participate in projects and tasks	Участие в проектах и задачах
75	Planning and organizing skills	Навыки планирования и организации
76	Personal presentation	Умение презентовать личные качества
77	Persuasion	Убедительность
78	Positive attitude	Позитивный настрой
79	Presentation skills	Презентационные навыки
80	Problem solving	Решение проблем
81	Productivity maintenance and control	Поддержание производительности и контроль
82	Professionalism	Профессионализм
83	Promote good governance	Содействие благому управлению
84	Reading communication	Интерпретирование коммуникации
85	Reasoning	Рассуждения
86	Reflection	Рефлексия

87	Relationship management	Управление взаимоотношениями
88	Reliability	Надежность
89	Resilience	Стойкость, гибкость
90	Responsibility	Ответственность
91	Risk-management	Управление рисками
92	Seeing things in mind's eye	Видение вещей мысленным взором
93	Self-awareness	Самосознание
94	Self-confidence	Уверенность в себе
95	Self-control	Самоконтроль
96	Self-direction	Саморегуляция
97	Self-esteem	Чувство собственного достоинства
98	Self-management	Самоуправление
99	Sharing visions	Общие представления обо всем
100	Social awareness	Социальная осведомленность
101	Social responsibility	Социальная ответственность
102	Social skills	Социальные навыки
103	Speaking communication	Умение подбирать правильные слова в речи
104	Strategic planning	Стратегическое планирование
105	Stress management	Управление стрессом
106	Teach others	Учить других
107	Team building skills	Навыки командообразования
108	Team learning skills	Навыки командного обучения

109	Teamwork	Командная работа
110	The understanding of human behavior	Понимание человеческого поведения
111	Thinking skills	Навыки мышления
112	Time management	Управление временем
113	Transparency	Прозрачность
114	Trustworthiness	Надежность
115	Use systems thinking	Умение пользоваться системным мышлением
116	Work ethics	Трудовая этика
117	Work with diversity	Умение работать с разнообразием людей, факторов
118	Work with others	Работа с коллегами
119	Working in partnership client	Работа в партнерстве с клиентом
120	Writing communication	Письменная коммуникация

Appendix 3 - grouped clusters

A	B	C	D	E	F	G
Стрессоустойчивость	Управление и Лидерство	Командная работа	Личная эффективность	Аналитика	Обучение	Коммуникации
Способность справиться с давлением (напряжением)	Способность управлять задачами	Интеракция	Тайм менеджмент	Анализ работы	Способление обучаться на протяжении всей жизни	Умение слушать
Управление конфликтами	Учить других	Навыки командообразования	7	Аналитическое мышление	Создание образовательной среды	Коммуникативные навыки
Разрешение конфликтов	Способный вести и адокиновать	Навыки командного обучения	Ориентировать на результат	Критическое мышление	Соддействие	Интерпретирование коммуникации
Способность работать в неблагоприятных обстоятельствах	Управление взаимоотношениями	Командная работа	Постановка целей и управление ими	Управление рисками	Иновация	Умение подбирать правильные слова в речи
Умение справиться со сложностями	Умение мотивировать людей	Групповая динамика	Самополагание	Здравый смысл	Саморегуляция	Настойчивость
Управление стрессом	Умение влиять на других	Эффективность группы	Уверенность в себе		Управление информационными ресурсами	Обслуживание клиентов
Решение проблем	Управление организацией	Participate in projects and tasks	Способность к достижению целей			Убедительность
Самоконтроль	Распределение ресурсов	Чувство ответственности перед другими	Having practical focus			Письменная коммуникация
	Качества предпринимателя	Заинтересованность и поддержка	Решительность			Презентационные навыки
	Соддействие благому управлению	Участие в проектах и задачах	Навыки планирования и организации			
	Принятие решений	Умение адокиновать других				
	Делегация изменений	Развивать других				
	Делегация	Работа с коллегами				
	Управление изменениями	Работа с клиентами				
	Инициатива	Креативность				
	Наставничество					
Ведение переговоров	Думать глобально	Обратная связь	Честность	Этика	Социальная ответственность	Эмоциональное состояние
Навыки проведения встреч	Стратегическое планирование	Принимать критику	Честность, порядочность	Осознание нравственных целей	Забота о порядке	Энтузиазм
Социальные навыки	Концептуальное мышление	Адаптивная самооценка	Честность	Культурная осведомленность	Социальная ответственность	Оптимизм
Переговоры	Глобальность мышления	Рефлексия	Прозрачность	Этическая ответственность	Социальная осведомленность	Сочувствие
Посредничество	Навыки мышления	Рассуждения	Надежность	Этическое суждение		Позитивный настрой
Способность к сотрудничеству	Видение вещей мысленным взором		Ответственность	Этические вопросы		
Понимание человеческого поведения			Доброосведность	Трудовая этика		
Дипломатия			Лояльность			
Сотрудничество			Профессионализм			
			Приверженность к организации			
			Чувство собственного достоинства			
			Стойкость, гибкость			
			Гибкость			
			Адаптивность			

A	B	C	D	E	F	G
Решение проблем	Управление организацией	Participate in projects and tasks	Способность к достижению целей			Убедительность
Самоконтроль	Распределение ресурсов	Чувство ответственности перед другими	Having practical focus			Письменная коммуникация
	Качества предпринимателя	Заинтересованность и поддержка	Решительность			Презентационные навыки
	Соддействие благому управлению	Участие в проектах и задачах	Навыки планирования и организации			
	Принятие решений	Умение адокиновать других				
	Делегация изменений	Развивать других				
	Делегация	Работа с коллегами				
	Управление изменениями	Работа с клиентами				
	Инициатива	Креативность				
	Наставничество					
Ведение переговоров	Думать глобально	Обратная связь	Честность	Этика	Социальная ответственность	Эмоциональное состояние
Навыки проведения встреч	Стратегическое планирование	Принимать критику	Честность, порядочность	Осознание нравственных целей	Забота о порядке	Энтузиазм
Социальные навыки	Концептуальное мышление	Адаптивная самооценка	Честность	Культурная осведомленность	Социальная ответственность	Оптимизм
Переговоры	Глобальность мышления	Рефлексия	Прозрачность	Этическая ответственность	Социальная осведомленность	Сочувствие
Посредничество	Навыки мышления	Рассуждения	Надежность	Этическое суждение		Позитивный настрой
Способность к сотрудничеству	Видение вещей мысленным взором		Ответственность	Этические вопросы		
Понимание человеческого поведения			Доброосведность	Трудовая этика		
Дипломатия			Лояльность			
Сотрудничество			Профессионализм			
			Приверженность к организации			
			Чувство собственного достоинства			
			Стойкость, гибкость			
			Гибкость			
			Адаптивность			

Appendix 4 – Questionnaire of the second stage of the study: choosing the most necessary skills

Исследование «Soft skills for today's job: which ones important in hiring decision for frontline employees of private commercial banks in Kazakhstan»

Меня зовут Акерке Толеган, магистр специальности «Бизнес Психология». Целью моего исследования является изучение ряд «мягких» навыков (англ. soft skills), которые важны в принятии решения о найме менеджеров по работе с клиентами (англ. frontline managers) частных коммерческих банков Казахстана.

Менеджер по работе с клиентами – специалист, в должностные обязанности которого входит обслуживание клиентов, специалист, который первым рассказывает об услугах или товарах компании.

Перед вами 14 кластеров, которые вы с командой сгруппировали на первом этапе исследования. Ваша задача - выбрать 3 кластера, которые, по-вашему мнению, критично важны менеджерам по работе с клиентами (frontline employees). (респондентам дополнительно предоставлен список кластеров с навыками)

Настоятельно рекомендуется изучить все кластеры до начала опроса.

Ваши ответы очень значимы для меня!

Выберите 3 кластера, которые критично нужны менеджерам по работе с клиентами *

- Кластер "Обучение"
- Кластер "Стрессоустойчивость"
- Кластер "Аналитика"
- Кластер "Социальная ответственность"
- Кластер "Личная эффективность"
- Кластер "Эмоциональное состояние"
- Кластер "Думать глобально"
- Кластер "Управление и Лидерство"
- Кластер "Этика"
- Кластер "Коммуникации"
- Кластер "Ведение переговоров"
- Кластер "Честность"
- Кластер "Командная работа"
- Кластер "Обратная связь"

Appendix 5 – Results of questionnaire of the second stage of the study

Вопросы **Ответы** 43

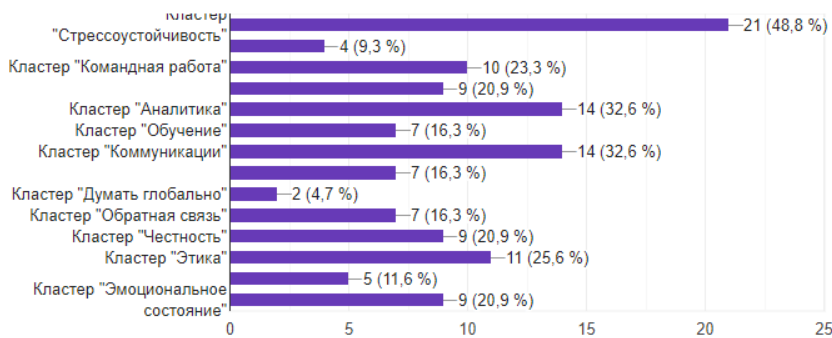
Сводка

Вопрос

Отдельный пользователь

Выберите 3 кластера, которые критично нужны менеджерам по работе с клиентами

43 ответа



1				
2	«Stress tolerance»		21	16,28%
3	«Analytics»		14	10,85%
4	«Personal effectiveness»		9	6,98%
5	«Communication»		14	10,85%
6	«Honesty»		9	6,98%
7	«Think globally»		2	1,55%
8	«Emotional state»		9	6,98%
9	«Feedback»		7	5,43%
10	«Ethics»		11	8,53%
11	«Negotiation»		7	5,43%
12	«Training»		7	5,43%
13	«Management and Leadership»		4	3,10%
14	«Teamwork»		10	7,75%
15	«Social responsibility»		5	3,88%
16			129	100%
17				

