PMaps

PILOT STUDY · 2024

FINANCIAL SERVICES · NBFC · PREDICTIVE SALES ASSESSMENT

# Hiring sales talent the data can actually predict.

A controlled pilot put PMaps' AI-based Predictive Sales Assessment to the test across 300 employees and four lending businesses at a leading Indian NBFC — measuring whether psychometric scores genuinely separate high performers from low.

CLIENT | Confidential · Leading Indian NBFC

| | | | |
|---|---|---|---|
| 300 | 4 | 10 day | 14 |
| EMPLOYEES ASSESSED | LENDING DEPARTMENTS | END-TO-END PILOT | COMPETENCIES MEASURED |

01 · EXECUTIVE SUMMARY

# Psychometric scores that track real performance.

A leading Indian NBFC — 10,000+ employees, a national branch network, and a full spread of lending products — needed a more reliable way to hire front-line sales staff. Traditional methods produced inconsistent hires and high turnover.

PMaps ran a blind, controlled pilot of its **Predictive Sales Assessment** across four lending businesses. 300 employees — high and low performers, identities hidden from PMaps — were scored on 14 behavioural and cognitive competencies, then mapped against actual performance data using machine-learning models.

The result: clear, department-specific competency profiles that **consistently separated high performers from low**, and validated score cutoffs the NBFC can hire against — turning a subjective screen into a measurable one.

### AT A GLANCE

| | |
|---|---|
| **Client** | Confidential NBFC |
| **Sector** | Financial Services |
| **Roles** | Front-line sales |
| **Instrument** | Predictive Sales |
| **Sample** | 300 employees |
| **Departments** | 4 lending lines |
| **Regions** | N · E · W · S |
| **Duration** | 10 days |

## HEADLINE OUTCOMES

**SAMPLE SIZE**
**300**
Blind sample, high & low performers mixed.

**VALIDATION**
**PCA** +CFA
Statistically validated competency model.

**SEPARATION**
**High › Low**
Across every section, in every department.

**CUTOFFS**
**61–67** %
Department-specific hiring thresholds.

**MODELS**
**4**
ML models, 80–20 cross-validated.

**LANGUAGES**
**10**
For region-aligned, bias-reduced testing.

> High performers outscored low performers across every test section in all four departments — but the competencies that mattered most differed by business. A one-size-fits-all screen would have missed it.

02 · THE CHALLENGE

# Front-line sales hiring that wouldn't hold up.

Sales roles drive growth and customer satisfaction at the NBFC — yet the existing hiring process struggled to find the right people consistently, and to keep them. Five problems compounded each other.

### Identifying the right talent

Hard to find the mix of skill, personality and cultural fit sales roles demand

### Inconsistent hiring outcomes

Traditional methods rarely yielded high-performing, long-tenured employees

### High turnover rates

A mismatch between hires and role requirements drained recruitment resources

### Slow, inefficient process

A lengthy recruitment cycle delayed onboarding and slowed operations

### Limited assessment tools

No sophisticated way to evaluate candidate competencies and potential

### Diverse, multilingual workforce

Pan-India operations spanning urban and rural markets and many languages

THE BRIEF

## Prove the assessment predicts performance — objectively.

Before rolling psychometrics into live hiring, the NBFC wanted evidence: do PMaps' scores actually distinguish their best salespeople from their weakest? The pilot was designed to answer that with a blind sample and real performance data.

03 · THE SOLUTION

# One assessment, fourteen competencies that define sales success.

PMaps designed a customised **Predictive Sales Assessment** framework for the four lending businesses — pairing a behavioural profile of how a person sells with a cognitive measure of what they know. Tests were language-agnostic and visual, so candidates could be evaluated fairly across regions.

## Behavioural

SALES PERSONALITY · 10

How a person builds relationships, handles resistance and drives toward targets.

- Openness to Perspectives
- Cordiality
- Objection Handling
- Self-Control
- Team Collaboration
- Planning
- Process Adherence
- Persuasion & Negotiation
- Customer Orientation
- Achievement Orientation

## Cognitive & Skill

APTITUDE · 4

The financial knowledge and precision the role requires day to day.

- Product Knowledge
- Financial Qualitative
- Financial Quantitative
- Attention to Detail

### WHY THESE FOUR

- **Product Knowledge** — communicate loan features & benefits to customers.
- **Financial Quantitative** — accurate loan calculations and informed decisions.
- **Attention to Detail** — precise transaction processing, fewer errors.

WHY PMAPS

Predictive

### AI-driven, not intuition.

Advanced models identify the candidates most likely to excel, turning hiring into a data-driven decision.

Inclusive

### Multilingual & visual.

Language-agnostic visual assessments let candidates test in their preferred language, reducing bias.

Integrated

### Fits existing HR tech.

A user-friendly platform slotted into the NBFC's systems for smooth data management.

Objective

### Blind by design.

Employee identities and performance were hidden from PMaps throughout, keeping the read unbiased.

04 · METHODOLOGY

# A ten-day, four-stage validation pipeline.

The pilot ran end to end in ten working days — from test design to a board-ready report — using a structured data-science process to build and validate the predictive model.

**1** — 3 days

### Data Collection & Test Design

Mapped roles and org structure; built assessments for the competencies that matter in each department.

**2** — 3 days

### Assessment Period

300 candidates — high, average and low performers — completed the assessment with live support.

**3** — 3 days

### Analysis & Mapping

Scores matched to performance data, FGDs and stakeholder feedback; employees mapped on fitment.

**4** — 1 day

### Outcome Sharing

Findings, observations and recommendations packaged into a detailed report for the company.

### What we measured against

- **Performance data** from the previous quarter, correlated to scores.
- **Focused group discussions** with high and low performers to surface differentiating behaviours.
- **Stakeholder feedback** on expectations for new hires.
- **Job-description analysis** to keep assessments role-accurate.
- **Demographics** — age and experience — for context.

### Modelling & validation

Four ML models compared, built in Python:

`Two-Class Decision Forest`

`Random Forest` `XG Boost`

`Two-Class Logistic Regression`

- **PCA & CFA** validated the competency structure.
- **80–20 cross-validation** tested the model on unseen data.

| SPSS | R Studio | Python |
|---|---|---|
| STATS | ANALYSIS | MODELLING |

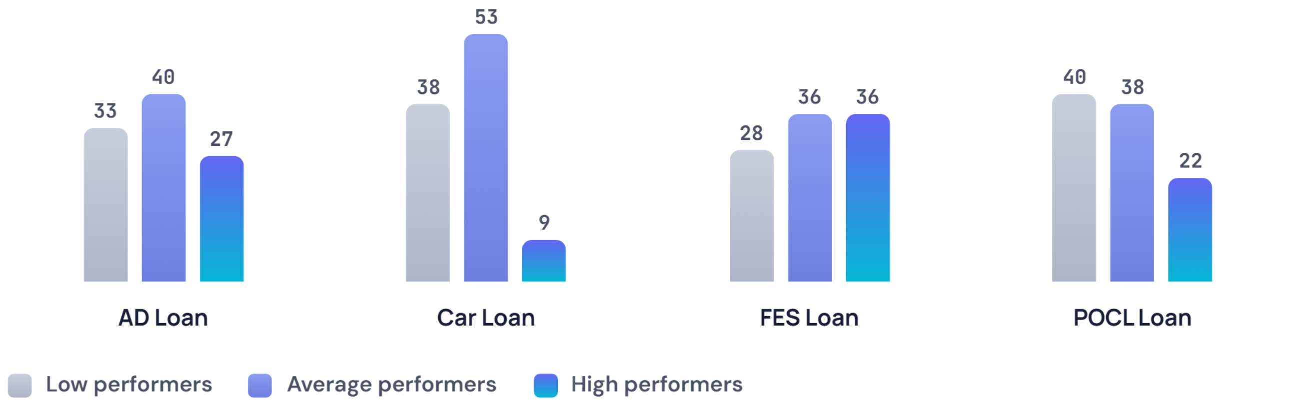
05 · FINDINGS

# The scores separated the strong from the rest.

Across all four departments, high performers out-scored low performers on every section — and four competencies emerged as the clearest predictors of sales success.

### Chart A · Performance distribution across departments

Share of each department's sample by performance band. FES carries the highest concentration of high performers; Car Loan the lowest.




WHICH COMPETENCIES PREDICTED PERFORMANCE

High correlation

**Quant, detail, objections, customers.**

Financial Quantitative, Attention to Detail, Objection Handling and Customer Orientation correlated most strongly with high performance — the competencies worth hiring for.

Lower correlation

**Train, don't screen, for these.**

Financial Qualitative and Process Adherence mattered but correlated less with outcomes — better addressed through training than used as a hiring filter.

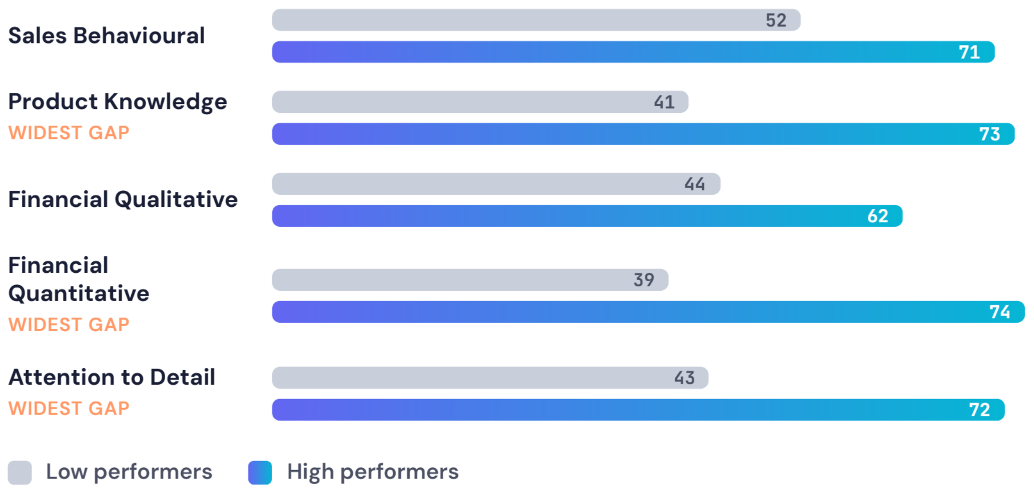
**Reading the charts.** Figures reconstruct the pilot's reported distributions and relative gaps to illustrate the documented patterns; exact per-section values sit in the full study dataset.

05 · FINDINGS, CONTINUED

# Every department told a slightly different story.

### Chart B · High vs low performers by test section

Indexed section scores, pilot-wide. The widest gaps — and the strongest hiring signals — sit in Product Knowledge, Financial Quantitative and Attention to Detail.




## AD Loan

Automotive Division

**64%** CUTOFF

WIDEST SECTION GAPS

Product Knowledge · Financial Quant. · Attention to Detail

TOP DIFFERENTIATORS

Team Collaboration · Customer Orientation · Achievement Orientation

## Car Loan

New vehicle finance

**67%** CUTOFF

WIDEST SECTION GAPS

Product Knowledge · Financial Quant. · Attention to Detail

TOP DIFFERENTIATORS

Achievement Orientation · Self-Control · Process Adherence

## FES Loan

Tractor / farm equipment

**61%** CUTOFF

WIDEST SECTION GAPS

Financial Qualitative · Product Knowledge

TOP DIFFERENTIATORS

Cordiality · Team Collaboration · Openness · Planning

## POCL Loan

Pre-owned car finance

**62%** CUTOFF

WIDEST SECTION GAPS

Financial Qualitative · Attention to Detail

TOP DIFFERENTIATORS

Cordiality · Planning · Customer Orientation

06 · RECOMMENDATIONS

# From validated signal to repeatable advantage.

The pilot pointed to a clear playbook: hire against the competencies that predict performance, train the ones that don't, and adapt the approach to each department and region.

### Hire on high-correlation competencies

Make the Predictive Sales Assessment a mandatory screen and **prioritise Financial Quantitative, Attention to Detail, Objection Handling and Customer Orientation** — the strongest predictors of performance.

### Train the lower-correlation gaps

Run targeted programmes on **Financial Qualitative skills and Process Adherence**, plus continuous learning on product expertise for less-experienced executives.

### Localise language & BEI

Test in the predominant regional language and add Behavioural Event Interviews — **10 languages available**, from Hindi and Bengali to Tamil, Marathi and Gujarati — for culturally relevant, accurate reads.

### Department-specific cutoffs

Apply tailored thresholds — **AD 64%, Car 67%, FES 61%, POCL 62%** — rather than one blanket bar, so selection matches each business's real performance drivers.

### Strengthen process & retention

Streamline approvals and document handling to cut turnaround times, and pair structured incentives with a supportive environment to lift retention.

### Monitor & refine continuously

Re-assess regularly, feed performance data back into the model, and use Strengths Finder to align people to roles — keeping the system accurate as hiring scales.

**Replicable framework.** The same data-driven approach extends to any organisation hiring sales teams at volume — validated competencies, department-specific cutoffs, and region-aligned testing.

PMaps



THE TAKEAWAY

# Proven to predict. Ready to scale.

The pilot validated that PMaps' Predictive Sales Assessment reliably separates high performers from low across four lending businesses — with department-specific cutoffs the NBFC can hire against today. Data-driven recruitment, tailored to each team, region and language.

BOOK A DEMO →

READ THE QUALITATIVE STUDY

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| 300 | 4 | 61–67% | 10 |
| --- | --- | --- | --- |
| ASSESSED | DEPARTMENTS | CUTOFFS | LANGUAGES |