

EMPLOYABILITY SKILLS FOR GRADUATES TO JOIN THE BANKING SECTOR IN PAKISTAN

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ABSTRACT

This study aims to identify the employability skills of graduates passionate to join the banking industry in Pakistan. Eleven factors related to employability skills are included explicit knowledge, tacit knowledge, hard skills, soft skills, intellectual abilities, physical abilities, conscientiousness, agreeableness, emotional stability, openness, and extroversion. Managers are requested to indicate the importance of these skills for graduates willing to join the banking industry and share their satisfaction related to the tasks done by the fresh banking graduates under their supervision. The study uses Mean, Standard deviation, One Sample T-test and Coefficient of variation to rank each skill by managers. Results of the study reveal that 'openness', 'tacit knowledge' and 'conscientiousness' ranked in the top three positions as far as the employability skills required in the banking sector, where as 'physical ability' is ranked lowest. This study's results are imperative for bank managers and educational institutions to guide and train graduate according to the market needs and skills requirements.

Keywords: Skills; Abilities; Knowledge; Higher Education; Employability; Banking Industry



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1. INTRODUCTION

Employability is “a set of achievements – skills, understandings and personal attributes that makes graduates more likely to gain employment and be successful in their chosen occupations, which benefits themselves, the workforce, the community and the economy” (Yorke, 2006).

According to Business Council of Australia (2011), Graduates of higher education should possess relevant knowledge and useful skills for decision making in different workplace scenarios. Employers prefer graduates who are able to practice the relevant knowledge and useful skills but students find this challenging (Tymon, 2013). Graduates at the start of career find it difficult to perform effectively and employers feel that graduates require training (Dacre Pool & Sewell, 2007).

Employability skills in graduates are not only concerned to the employers but also play a vital role in economic development of the country and there could be a lot of reasons behind the bad performance of the graduates but one of them is the role of teacher (Amin et al., 2021). It is argued that it is the responsibility of the higher education institutions to develop the employability skills of the graduates (Ayoubi et al., 2017) but they are imparting the skills without having the feedback from employers (Boden & Nedeva, 2010) which lead graduates to accept the jobs not up to their level but to at least enter the market (McKeown & Lindorff, 2011). Education and industry are interlinked because after successful graduation from the higher education institutes these graduates are to be inducted by the industry for the jobs for which higher education institutions need to impart the skills as required by the industry (Holmes, 2013; Rosenberg et al., 2012). Listing and identifying the skills required by the market help the graduates and higher education institutions to develop the curriculum and activities for graduates who will help them to polish their strengths and overcome their weaknesses (Dacre Pool et al., 2014).

Earlier studies on employability investigated the employability skills of accounting, business, engineering, nursing and other fields (Jackling & Natoli, 2015; Jackson & Chapman, 2012; McMurray et al., 2016; Ramadi et al., 2016). Few studies also investigated employability skills for banking graduates (Abbasi et al., 2018) but they focused on the soft skills. According to population Pakistan is ranked number 5th in the world with estimated population of 213.2 million (According to Census 2017). In Pakistan there are 233 degree awarding higher education institutions (as per Higher Education Commission) out of which 32 have business schools accredited with National Business Education Accreditation Council (NBEAC).

Literature reveals that employers report the typical graduates lack communication skills, negotiation skills, building relationships skills, personal development, and professional

development skills. Therefore, the aim this study is to identify the employability skills for graduates passionate to join the banking industry which will help the higher education intuitions and graduates to mainly focus on these skills along with the other skills as these are identified by market i.e. the managers of the banks directly hiring and dealing with the graduates under their supervision in banking industry of Pakistan. Section presents the Literature review about employability skills, research and methodology is discussed in section 3, while section 4 is reserved for results and discussion and finally study is concluded in section 5.

2. LITERATURE REVIEW

Employability of graduates is not only concerned with only one party but is a collaboration and mix effort of graduates, faculty members, staff, professionals and heads of the higher education institutes (Ayoubi et al., 2017; Lim et al., 2016; Rao, 2014; Tran, 2013). Generic employability skills can be enhanced (Bridgstock, 2009; Dacre Pool & Sewell, 2007; Quek, 2005), Student community work help graduates more to develop their employability skills (Millican & Bourner, 2011). Practicing employment-based trainings help graduates to learn more and transform easily from education to employment (Cranmer, 2006). Making several simulations and software's part of curriculum contributes to the learning of graduates helpful in their professional life (Avramenko, 2012). Graduates highly engaged with co-curricular activities are self-responsible for employability and also proactive in getting better positions in job market (Sin et al., 2016).

Several studies conducted by researchers investigated different employability skills required by the market. Mainly highlighted and required employability skills from graduate includes communication skill (Islam et al., 2015; Khursheed et al., 2018; Lim et al., 2016; McMurray et al., 2016; Zainuddin et al., 2019), problem solving skill (Cavanagh et al., 2015; Khursheed et al., 2018), analytical skill (Khursheed et al., 2018; Lim et al., 2016), interpersonal skill (Khursheed et al., 2018; Quek, 2005), numeracy skill (Durrani & Tariq, 2012; Khursheed et al., 2018), self-management skill (Khursheed et al., 2018; Roepen, 2017), critical thinking (Khursheed et al., 2018), decision making skill (Islam et al., 2015), technical skills (Ghaith, 2010; Jackson, 2013) and soft skills (Finch et al., 2013; Tran, 2013).

This study includes the mainly four dimensions which include knowledge, skills, abilities and others. Knowledge is classified into explicit and tacit knowledge. Skills are classified in soft and

hard skills. Abilities are classified into intellectual and physical abilities and others are classified into openness, agreeableness, conscientiousness, emotional stability and extroversion (Daud et al., 2011).

Tacit knowledge is knowing more than we can tell, or knowing how to do something without thinking about it (Polanyi, 1966). *Explicit knowledge* is technical and requires a level of academic knowledge or undertaking that is gained through formal education or structured study (Smith, 2001). *Hard skills* are combination of tools and techniques for process improvement and operational performance (Badurdeen et al., 2010; Hopp, 2018). *Soft skills* comprise behaviors and attitudes embedded in the human mind through experience and routines, and characterize the socio-cultural aspects of an individual, team or organization (Gento et al., 2021; Tortorella & Fogliatto, 2014). *Intellectual ability* is the ability to receive, evaluate and recall data, while *physical abilities* are more related to muscular endurance requiring stamina, strength, dexterity and related characteristics (White et al., 2016). Openness is an appreciation of art, emotion, adventure, unusual ideas, curiosity, and a variety of experiences (Daud et al., 2011). *Conscientiousness* is a tendency to show self-discipline, act dutifully, and to aim for achievement (Daud et al., 2011). *Extroversion* is energy, positive emotions, urgency, and the tendency to seek stimulation in the company of others (Daud et al., 2011). *Agreeableness* is a tendency to be compassionate and cooperative rather than suspicious and antagonistic towards others (Daud et al., 2011). *Emotional stability* is calm, focused, and self-confident in handling stress as opposed to insecure, anxious, and depressed (Daud et al., 2011).

3. RESEARCH METHODOLOGY

The present study is descriptive-survey research by conducting interviews from the managers of the banks. Survey method is used for this study which is used mostly for similar researches (Osmani et al., 2015). In the present research, we investigated the eleven factors related to employability skills included explicit knowledge (EK), tacit knowledge (TK), hard skills (HS), soft skills (SS), intellectual abilities (IA), physical abilities (PA), conscientiousness, agreeableness (Agree.), emotional stability (ES), openness (Open.), and extroversion (Ext.).

Managers are requested to indicate the importance of these skills for graduates willing to join the banking industry and to share their satisfaction related to the tasks done by the fresh banking

graduates under their supervision on the five-point Likert-type scale from low to high and very dissatisfied to very satisfied respectively. A total of 400 questionnaires are distributed by the team of students under the supervision of researchers in Punjab province. Team of students visited each of the branches and after elaborating about the research requested branch managers for their responses. Final sample size is 270 with response rate of 67.5%. Majority of the bank managers are male (94.3%), age of majority of respondents is 31 to 40 years and education qualification of the majority of respondents is BS (16 years of education) (70%). The reliability and validity of the questions is tested by alpha Cronbach and KMO test. To analyze research data Mean, Standard deviation, One Sample T-test and Coefficient of variation are used.

4. RESULTS AND DISCUSSION

Table 1 presents the reliability analysis of variables for respondents' employability skills. Cron-Bach alpha scores are mentioned in the table. Cron-Bach alpha values for all variables are more than 0.6 which shows the internal consistency of the items in the scales. Alpha level for seven factors (Consciousness, Extroversion, Agreeableness, Soft skills, Emotional stability, Explicit knowledge, hard skills, Intellectual abilities, and Physical abilities) is above 0.70 which is satisfactory and Alpha level for two factors (Openness and Tacit knowledge) is above 0.60 which is acceptable.

Table 1: Reliability Analysis of Employability Skills

Skills	Cronbach Alpha
Openness	.604
Tacit knowledge	.601
Consciousness	.770
Extroversion	.760
Agreeableness	.728
Soft skills	.818
Emotional stability	.705
Explicit knowledge	.744
Hard skills	.710

Intellectual abilities	.723
Physical abilities	.758

Source: Authors own Calculations

Table 2 describes the demographic profile of the respondents' managers. Out of the total sample, majority of managers are male (94.3%), while remaining 5.7% are female managers. Almost 75% of managers belong to the age between 20-40 years while 25% of respondents' managers are above than age of 40. Majority (70%) of managers' education is BS (16 years of education) while 21.4% respondents' managers have eighteen years of education (MS).

Table 2: Descriptive Statistics (Manager's Demographic Profile)

Managers	Classification	Frequency	Percent
Gender	Male	264	94.3%
	Female	16	5.7%
Age	20-30 years	72	25.7%
	31-40 years	136	48.6%
	41-50 years	60	21.4%
	51 and above years	12	4.3%
Education	Matric	4	1.4%
	BA/BSc	20	7.1%
	BS	196	70.0%
	MS	60	21.4%

Source: Authors own Calculations

Table 3 describes the factor analysis and total variance explained. Kaiser-Meyer-Olkin is performed to measure the sampling adequacy. KMO scores are above 0.60 which shows the sampling adequacy. Moreover, Bartlett's test is also used for the sampling adequacy of the data through chi-square testing. All values of test are significant at 1% level which denotes the validity of sample. Column 2 of table 3 reports the total variance explained by each factor in the employability skills. Results of the survey study show that physical abilities, soft skills and extroversion count for more than 58% variation by each factor in employability skills according

to managers of banking sector in Pakistan. The lowest variation is counted by openness and tacit knowledge which is 29.90% and 37.43% respectively.

Table 3: Factor Analysis (Rotated Matrix Component)

Skill	Total Variance Explained (%)	KMO	Bartlett's Test Approx. Chi-Square
Explicit Knowledge	50.679	.763	335.543***
Tacit knowledge	37.43	.601	190.475***
Hard Skills	47.477	.761	255.799***
Soft Skills	58.532	.737	566.082***
Intellectual Abilities	47.859	.723	280.499***
Physical Abilities	58.561	.735	302.776***
Consciousness	52.938	.700	402.524***
Agreeableness	55.320	.650	258.017***
Emotional Stability	52.678	.687	207.348***
Openness	29.90	.647	145.310***
Extroversion	58.302	.736	282.253***

Source: Authors' own calculations

Ranking of Skills based on Mean Scores Values

Present study formulates the employability skills in banking sector of Pakistan given the managers responses. For this purpose, mean scores of factors determining the employability skills are presented in Table 4 which are ranked in chronological order. Openness is ranked highest by the managers for the employability skills according to the mean score values amongst all the skills (M=4.86, SD=0.91) and physical abilities is ranked lowest at no.1 (M=3.80, SD=0.90). In between following skills are ranked as Tacit knowledge at no. 2 (M=4.18, SD=0.82), Consciousness at no. 3 (M=4.13, SD=0.89), Extroversion at no. 4 (M=4.08, SD=0.91), Agreeableness at no. 5 (M=4.06, SD=0.85), Soft skill at no. 6 (M=4.05, SD=0.98), Emotional stability at no. 7 (M=4.04, SD=0.68), Explicit knowledge at no. 8 (M=4.01, SD=0.87), Hard skills at no. 9 (M=3.97, SD=0.90) and Intellectual abilities at no. 10 (M=3.96,

SD=0.94). All mean values are statistically significant at 1% ($p < 0.01$) which is tested through one sample t-test.

Table 4: Ranking of Skills based on Mean Scores Values

Skills	Mean Score	Sig-value	S.D	Rank
Openness	4.86	0.000	0.91	1
Tacit knowledge	4.18	0.000	0.82	2
Consciousness	4.13	0.000	0.89	3
Extroversion	4.08	0.000	0.91	4
Agreeableness	4.06	0.000	0.85	5
Soft Skills	4.05	0.000	0.98	6
Emotional Stability	4.04	0.000	0.68	7
Explicit Knowledge	4.01	0.000	0.87	8
Hard Skills	3.97	0.000	0.90	9
Intellectual Abilities	3.96	0.000	0.94	10
Physical Abilities	3.80	0.000	0.90	11

Source: Authors' own calculations

Composite Rank of Skills on Mean Scores Values

Table 5 presents the ranks of composite skills based on mean scores values. Results of the sample study denotes that 'Personality' is ranked highest at no. 1 ($M = 4.23$) for which composite factors include 'Openness', 'Consciousness', 'Extroversion', 'Agreeableness' and 'Emotional stability'. Knowledge is ranked at no. 2 ($M=4.10$) for which composite factors include 'Tacit knowledge' and 'Explicit knowledge'. Skills are ranked at no. 3 ($M=4.01$) for which composite factors include 'Soft skills' and 'Hard skills. Abilities are ranked lowest at no. 5 ($M=3.88$) for which composite factors include 'Intellectual abilities' and 'Physical abilities'.

Table 5: Rank of Composite Skills on Mean Scores Values

Skill	Mean Score	Rank
Personality	4.23	1
Knowledge	4.10	2
Skills	4.01	3
Abilities	3.88	4

Source: Authors' own calculations

Table 6 describes the ranking of skills based upon the gender of the managers. According to male respondents top three and bottom three skills includes Tacit knowledge (M=4.17), Consciousness (M=4.13), Soft skills (M=4.08) and Hard skills (M=3.96), Openness (M=3.89), Physical abilities respectively. According to female respondents top three and bottom three skills includes Tacit knowledge (4.38), Agreeableness (4.25), Extroversion (M=4.25) and Intellectual abilities (M=3.60), Explicit knowledge (3.45), Physical abilities (3.44) respectively.

Table 6: Managers' 'Gender' and 'Employability Skills

Skill	Male	Rank	Skill	Female	Rank
Average of Mean TK	4.17	1	Average of Mean TK	4.38	1
Average of Mean Cons.	4.13	2	Average of Mean Agree.	4.25	2
Average of Mean SS	4.08	3	Average of Mean Ext.	4.25	3
Average of Mean EK	4.05	4	Average of Mean HS	4.20	4
Average of Mean Agree.	4.04	5	Average of Mean Cons.	4.15	5
Average of Mean ES	4.04	6	Average of Mean ES	4.00	6
Average of Mean Ext.	3.99	7	Average of Mean Opn.	3.90	7
Average of Mean IA	3.99	8	Average of Mean SS	3.70	8
Average of Mean HS	3.96	9	Average of Mean IA	3.60	9
Average of Mean Opn.	3.89	10	Average of Mean EK	3.45	10
Average of Mean PA	3.82	11	Average of Mean PA	3.44	11

Source: Authors' own calculations

Table 7 describes the ranking of skills based upon the education of the manager respondents. According to the manager respondents who had completed Matric (10 years of education) top three skills are Agreeableness (M=4.80) and Extroversion (M=4.80) and Intellectual abilities (M=4.75). According to the manager respondents who had completed Bachelors (14 years of education) top three skills are Explicit knowledge (M=4.24), Openness (M=4.20) and Intellectual abilities (M=4.10). According to the manager respondents who had completed Masters (16 years of education) top three skills are Consciousness (M=4.23), Extroversion (M=4.17) and Explicit knowledge M= (4.15). According to the manager respondents who had completed MS (18 years of education) top three skills are Consciousness (M= 4.05), Extroversion (M=4.03) and Tacit knowledge (M=3.97).

Table 7: Managers’ Education and Employability Skills

Education											
Skill	1	Rank	Skill	3	Rank	Skill	4	Rank	Skill	5	Rank
AGREE	4.80	1	EK	4.24	1.00	CONS	4.23	1.00	CONS	4.05	1
EXT	4.80	2	OPEN	4.20	2.00	EXT	4.17	2.00	EXT	4.03	2
IA	4.75	3	IA	4.10	3.00	EK	4.15	3.00	TK	3.97	3
CONS	4.50	4	CONS	4.05	4.00	HS	4.13	4.00	IA	3.85	4
HS	4.50	5	PA	4.05	5.00	IA	4.10	5.00	HS	3.82	5
EK	4.40	6	AGREE	4.04	6.00	SS	4.09	6.00	AGREE	3.75	6
PA	4.25	7	TK	3.99	7.00	PA	4.09	7.00	OPEN	3.74	7
SS	4.20	8	EXT	3.96	8.00	TK	4.04	8.00	PA	3.71	8
OPEN	4.20	9	SS	3.84	9.00	AGREE	4.00	9.00	EK	3.67	9
ES	4.00	10	HS	3.70	10.00	ES	3.90	10.00	ES	3.60	10
TK	3.80	11	ES	3.40	11.00	OPEN	3.90	11.00	SS	3.60	11

Source: Authors’ own calculations

5. CONCLUSION

Employability skills in graduates are not only concerned to the employers but also play a vital role in economic development of the country. Therefore, present study is designed to analyze the employability skills of graduates in banking sector of province Punjab, Pakistan by using the data of two hundred and seventy managers' respondents. Present research includes eleven factors related to employability skills which are explicit knowledge, tacit knowledge, hard skills, soft skills, intellectual abilities, physical abilities, conscientiousness, agreeableness, emotional stability, openness, and extroversion. For this purpose, respondent's managers are asked to rank the skills on five-point Likert scale from 'very low' to 'very high'. First, skills are ranked on mean scores then they are compared to the manager's education and age. Results of the study reveal that 'openness', 'tacit knowledge' and 'consciousness' are ranked in top three respectively by the managers for the employability skills required in the banking sector while 'physical ability' is ranked lowest resulting from individual mean scores. Results of composite mean scores of skills show that 'personality' and 'knowledge' rank on 1 and 2 respectively for the employability skill among bank managers. In countries like Pakistan, banks have formal dress code and if graduates have skills, but they are presentable, they will give less weight age to graduates for hiring in banks.

Moreover, findings of the study also show that 'Tacit Knowledge' is more important for employability skills among both male and female manages while 'physical abilities' are least important among both male and female managers. Education of managers is also an important factor to analyze the employability skill among managers. Present study shows that managers with high level of education give more importance to 'consciousness', 'extraversion' and 'knowledge' while give least importance to 'soft skills' and 'emotional stability'. While managers with less than 16 years of education give more weightage to 'agreeableness' which is ranked among lower skills by managers with 16 years or more education level. Results of this study are very imperative for bank managers and educational institutions to guide and train graduates according to the market need and skills requirement.

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