"Employer expectations on the performance of graduates through KSA (knowledge, skills and attitudes) with reference to banking sector in Muscat, Sultanate of Oman"

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Abstract

The purpose of this study is to find out the gap between employer expectations and performance of graduates through KSA (Knowledge, skills and attitude) approach in banking sector in Muscat, Sultanate of Oman. The main area which has been covered in this research is related to expectations and performance of graduates through knowledge, skills and attitude. Questionnaire for the survey was designed to find out the gap between expected and actual performance of graduates through KSA. To analyze the findings, descriptive and correlation analysis has been used. The results of the analysis are very important and significant for employers, graduates who have recently joined the banking sector and educational institutions. Firstly, Educational institutions should work on scaling up the skills of the graduates. Secondly, organizations should scale down the expectations from the new employees and also should work on enhancing their capabilities. Thirdly, graduates who have recently joined banking sector should work on enhancing their knowledge, skills and attitude required for the organization.

The conclusion leads to recommendations to the educational institutions as well as employer to modify their curriculum and training programs to enhance the capabilities of the new employees.

Keywords: KSA, Knowledge, Skills, Attitudes, Employer expectations.

Introduction:

Graduate employment patterns have been changed worldwide. The labor market is overwhelmed with graduates with similar qualifications competing for graduate jobs. In addition, organizations and companies are reducing their workforce due to unpredictable and inconsistent market. It is therefore clear that the labor market has become competitive and flexible (Sithole, S. 2015).

Education is the key to achieve the personal as well as professional goals. It provides knowledge to sustain one's self in this competitive environment. Today higher educational institutes are facing different challenges to equip graduates with correct competencies and attitudes required by the corporate companies. On the other hand, most institutes or colleges follow a traditional approach while designing the curriculum following a stereotype approach as advocated by the western educational institutes. In fact, the contemporary approach should be adopted to identify the attributes and levels of knowledge, skills and abilities before reviewing changes in the curriculum to develop a graduate with right combination of these three skills desired by the ever changing corporate world (Velasco, M. 2012).

For employers, the decision to hire a graduate is based on the graduate's qualities and abilities in addition to knowledge skills and abilities. This realization has led to studies to determine Employers perspective on performance of graduating students through KSA (Knowledge, Skills and Abilities) with reference to banking sector in Sultanate of Oman.

Problem statement:
In the global era where every year thousands of graduates are entering the market, employers are seeking for the appropriate talent. Only those graduates who have an edge in Knowledge, skills and attitude for the current job market would be successful. It is observed that the employers are unable to find fresh graduates with the required skills. The research focuses on only those attributes
which are expected by the employers like Knowledge, skills and attitude. A gap analysis will be conducted against the expected attributes and current performance of the recently employed graduates to determine the extent of deficiency.
Youth unemployment is the primary consideration for most of the Middle East countries including Sultanate of Oman. The research of graduate employability, skills, knowledge and abilities needed in the job market, is a relatively new phenomenon in the sphere of the Arab region; notably, Sultanate of Oman

Research questions:
1. What are the employer expectations on the performance of graduates in banking sector?

2. Is there any gap between employer expectations and performance of graduates through KSA (Knowledge, skills and attitudes) in banking sector?

Objectives of the study:
The objectives of this research is to describe employability skills and identify the employer's perspective on performance of graduates through KSA (Knowledge, skills and attitudes)

1. To identify the employer expectations on performance of graduates through KSA (Knowledge, skills and attitudes) with reference to banking sector in Oman.

2. To analyze the gap between employers' expectations and performance of graduates through KSA (Knowledge, Skills and attitudes) with reference to banking sector in Oman.

Hypothesis of the study:
1. H0: There is no correlation between employer's expected and graduate's actual knowledge related to organization process within it.
2. H0: There is no correlation between employer's expected and graduate's actual knowledge related to product and services
3. H0: There is no correlation between employer's expected and graduate's actual knowledge related to consumer behavior.
4. H0: There is no correlation between employer's expected and graduate's actual skills related to communication skills.
5. H0: There is no correlation between employer's expected and graduate's actual skills related to presentation skills.
6. H0: There is no correlation between employer's expected and graduate's actual skills related to analytical skills.
7. H0: There is no correlation between employer's expected and graduate's actual attitudes related to willingness to learn.
8. H0: There is no correlation between employer's expected and graduate's actual attitudes related to self-discipline.
9. H0: There is no correlation between employer's expected and graduate's actual attitudes related to self-motivation.
10. H0: There is no correlation between employer's expected and graduate's actual attitudes related to commitments and dedication.

Scope of study:

The study is relevant to the banking sector and has been conducted in banking sector with respect to Muscat, Sultanate of Oman and hence the applicability of this study is limited only within its geographical scope. The applicability of study is related to objectives like Employer expectations on the performance of graduates through KSA (Knowledge, skills and attitudes) with reference to banking sector only. The study is related to the performance of graduates who have joined the banking sector in the last two years only. In this study, the focus is on identifying the gap between employer's expectations and graduate's performance through KSA (Knowledge, skills and attitudes) in banking sector only.

Limitation of study:
This study is limited to the employer expectations on the performance of graduates through KSA (Knowledge, skills and attitudes) with reference to banking sector only.

This study has been conducted in Bank Muscat, NBO, HSBC Oman, Bank Dhofar and Al Ahlia Bank only.

Significance of the study
Outcome of this study on Employer expectations on the performance of graduates through KSA (Knowledge, skills and abilities) will help the educational institutions to redesign their curriculum to enhance the employability skills of the graduating students as per the requirement of the corporate world. It will also help the graduating students and lecturers to understand the expectations of the corporate world and accordingly graduating students can focus on developing these employability skills as per the desire of the corporate companies.

This study will be shining light in the darkness for educational institutions, lecturer's, students and corporate world.

Literature Review
Employability:
According to (McIlveen, 2018) employability is more than a list of talents in demand in the labor market at any particular time. In combination with technical or discipline-specific abilities and core language, literacy, and numeracy skills, general or employability skills contribute to work performance.

Employer's expectations:
According to (McIlveen, 2018) Employer expectations are the things that employers want from their employees, such as better talents, better work performance, successful methods, and practical ideas that can help the firm grow and thrive.

Performance of graduates:
"Graduates' performance in terms of position and service time of more than six years. While graduates' performance is consistent regardless of graduation year. There is a strong link between the importance of the four dimensions of job performance and business graduates' contentment with their work. There is no mismatch between graduates' knowledge and skills and what the industry expects from business graduate" by (Ariel M. Plantilla)

Service Sector:
Carvalho, T. & Santiago, R. (2015) says that an industry made up of businesses that primarily make money by selling intangible goods and services. Retail, transportation, distribution, food services, and other service-dominated enterprises are all part of the service industry. The tertiary sector of industry is often known as the service sector.

KSA approach:
(Rajni 2011) KSA requirements apply to every job participant, especially those fresh graduates searching for their first bits of employment. Different agencies assign relative weights to separate KSAs in order to emphasize the most critical aspects of the job in question. KSAs may either be mandatory or desirable. All KSAs asked for by an agency are related to the position in question and the job description.

(Kumar & Jain 2010) The attributes of knowledge, skills and attitude such as oral communication, enthusiasm, working with others, self-starting ability and knowledge of the job were highlighted and these are helpful in problem solving, decision making, communication, initiative and teamwork.

According to (F. John Reh 2019) The abbreviation KSA stands for Knowledge, Skills, and attitudes in the area of human resources and corporate education. It's most commonly used to outline a job's requirements and compare candidates before making a final decision. A recruiter may check at your KSA profile if you're looking for work.

KSA in the banking sector:
(Milner & Hill 2008) KSAs are also applicable in the banking sector. Employers expect fresh graduates to be equipped with skills and sufficient knowledge to assist them in their roles. The skills involved include excellent customer service, proper computer knowledge, good problem-solving skills, and attention to detail. These universal competencies are most needed by fresh graduates for a successful career in the banking industry.

(Kumar & Jain 2010) KSA (Knowledge, Skills and attitudes) refers to the credentials that an employee must have to carry out a detailed occupation. The KSA usually acts as a guideline for employers to look for capable candidates for an opportunity.

Oman's Bank of Dhofar is a significant player in the city's banking industry. As a result, it has a sizable impact both domestically and globally. It stands to reason that a company with such a stellar reputation would continue to grow and develop into a significant global brand.

Employability:
Employability is the collection of characteristics like (skills, attitudes and knowledge) possessed by fresh graduates which are likely to provide them with their choice of profession. Therefore, it depends on the fresh graduate to obtain the facts about talent, aptitude, and other individual traits valued by existing and potential employers. (Kumar & Jain, 2010).

Employers' Expectations:
According to (Zvaigzne, 2017) employers expect from graduates to take responsibility for the decisions that they make, maintain a pleasant attitude about work and coworkers, be adaptable, and have a true motivation for work. Employers are significantly more interested in participating in activities that bring a direct and immediate advantage to their business.

On the report of (Staiculescu, C et. al, 2020) employer's value graduates who are not only professionally competent, but also have a strong personality and character, ethical behaviors, are responsible, committed to their work, can work in a team, are detail-oriented, and seem to be eager and able to learn more and grow professionally. Employers value graduates who can exhibit soft skills like communication and teamwork, as well as a proactive approach to work. Digital skills, as well as reading, writing, and speaking in a modern language, are appreciated. Graduates who are open to new learning experiences, show respect for current activities in the company and organizational culture, and have good knowledge and proactive attitudes toward professional activity are valued by employers.

According to Rajni (2011) new comers at workplace need to be adaptive enough to build their mind set with learning trends of the industry, willing to work in a team as a team player, have the ability to look at the bigger picture, and not only stick to the responsibilities given by the organization but have the adoption to take initiatives in a proactive manner.

Performance of employees:
As connoted by (S. Badave, 2016) Managers and supervisors must be comfortable working with a wide range of workplace issues that affect their capacity to engage employees in collaborative goal-setting, clarify role expectations, and provide regular feedback on performance. It will also be necessary to devote time and effort to provide appropriate performance incentives, managing processes, allocating suitable resources, and offering workplace coaching. Finally, to drive their organizations to achieve a particular aim, managers and supervisors must show their human face in front of the crowd. The human-to-human relationship is crucial here, with each employee receiving personalized support and encouragement.

Mismatch-Employer expectations and graduate skills:

According to (Farooq 2011) in Malaysia, many employers are looking for graduates who balance good academic achievement with 'soft skills' such as communication skills, problem solving skills, interpersonal skills and the ability to be flexible. It also affirms that the major advantage employers seek in today's competitive world is the skills possessed by the graduates to create success in their business and work place

Farooq (2011) also measured job mismatch in Pakistan from three dimensions: level of education, field of education, and skills. The author concluded that either educational institution is producing graduates irrelevant to market demand, or it is developing inadequate skills among students as per the market requirements.

Research Methodology
Type of Research:
A quantitative approach using a survey method has been used. A questionnaire is used to collect the data on graduates from all colleges/institutes from Sultanate of Oman and who has less than two years of employment after graduation in banking sector. The questionnaire contained demographic questions as well as those to obtain nominal data by a five-point Likert scale (strongly disagree, disagree, neutral, agree, and strongly agree).

Research Design:
The researcher has used descriptive and correlation research design.

The Non-Probability judgement sampling method has been used to collect the data.

Research Instrument:
Close ended Structured Questionnaire has been collected from Managers and Supervisors of banking sector, all branches located in Muscat using online survey through Google form.

Research Population, Sample and Respondents:
Population of the study is all the managers and supervisors working with banking sector of thirty-six branches located in Muscat, Sultanate of Oman.

Respondents of the study are the managers and supervisors working with banking sector, Muscat

Sample size is 200 (Includes four to five managers and supervisors from each branch). **Treatment of Data:**

The data collected through questionnaire and responses have been measured using 5-point Likert scale. To analyze the findings, descriptive and correlation analysis have been used.
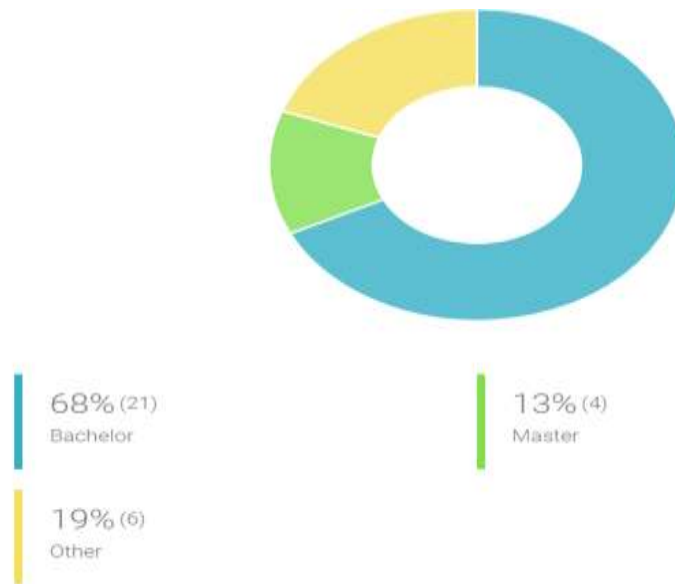
**Presentation, Analysis And Interpretation Of Data**
1: Gender

58% (18)
Male

42% (13)
Female
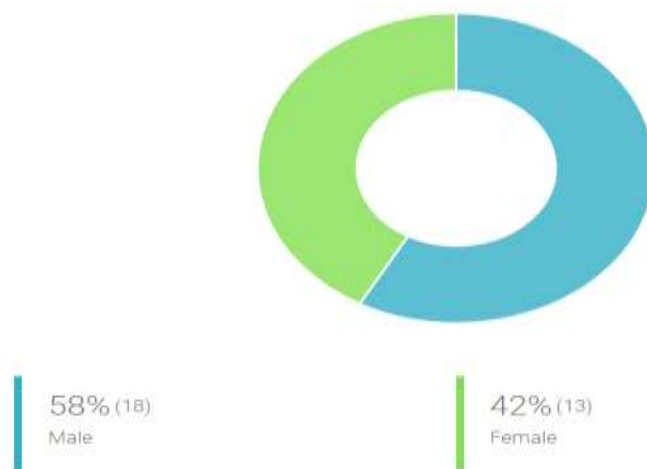
As the Graph shows that our respondents were 58% Males and 42% Females.

2: Education

68% (21) Bachelor

13% (4) Master

19% (6) Other

The graph above illustrated that most of our respondent's answers came from bachelor's degree, 13% of Master degree and 19% other Degrees like PHD.

3: Area of Operation

29% (9) Marketing

19% (6) Customer Support

26% (8) Accounting

26% (8) Operations
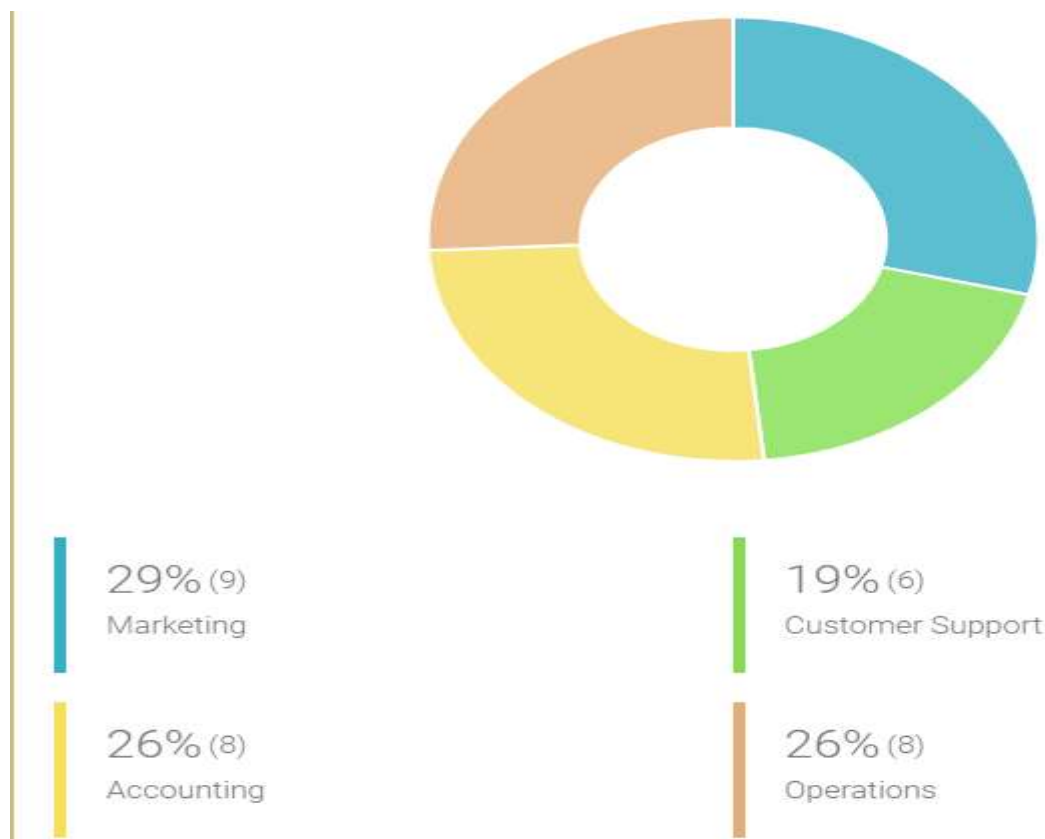
The graphical analysis (1, 2 and 3) shows that data has been collected from 58% male employee graduates and 42% female employee graduates. Also it has been observed that 68% respondents have completed their bachelors and they are working with four departments of the banking sector like marketing, accounting, operations and customer support.

Correlation analysis between employer's expectations and actual performance from the

Graduates through KSA attributes:

Emp. Knowledge		*Expected Org process*	*Actual Org process*
	Expected Org process	1	

		Expected Org process	Actual Org process
	Actual Org process	0.585709691	1
		Expected Prod & Ser	*Actual Prod & Ser*
	Expected Prod& Ser	1	
	Actual Prod& Ser	0.393983144	1
		Expected CB	*Actual CB*
	Expected CB	1	
	Actual CB	0.302399984	1
Emp. Skills		Expected Comm Skill	Actual Comm Skill
	Expected Comm Skill	1	
	Actual Comm Skill	0.444121537	1
		Expected Pre Skills	Actual Pre Skills
	Expected Pre Skills	1	
	Actual Pre Skills	0.311557925	1
		Expected Ana Skill	Actual Ana Skill
	Expected Ana Skill	1	
	Actual Ana Skill	0.383200216	1
Emp. Attitude		Expected Willingness to learn	Actual Willingness to learn
	Expected Willingness to learn	1	
	Actual Willingness to learn	0.312298839	1
		Expected Self Discipline	Actual Self Discipline
	Expected Self Discipline	1	
	Actual Self Discipline	0.617941336	1
		Expected Self-motivation	Actual Self-motivation
	Expected Self-motivation	1	
	Actual Self-motivation	0.525455174	1
		Expected commit and dedication	Actual commit and dedication
	Expected commit and dedication	1	
	Actual commit and dedication	0.325455174	1

Analysis and interpretation

From the above correlation analysis table, it can be analyzed that:

There is a moderate correlation between, expected and actual employee knowledge related to organization process, subsequently it can be analyzed that expected and actual employee self-discipline and expected and actual employee self-motivation do have moderate correlation.

Further it can be interpreted from the above table that there is no correlation between expected and actual knowledge related consumer behavior, expected and actual employee knowledge related to product and services, expected and actual employee presentation skill, expected and actual employee communication skill, expected and actual employee analytical skill, expected and actual employee willingness to learn and expected and actual employee actual commitment and dedication.

Findings and Discussion

1. It has been observed that employer's expectations are high or very high from the graduate's knowledge attributes like knowledge related to organization process, product and services and consumer behavior

2. It has been found that employer's expectations are high or very high from the graduate's skill attributes like skill related to communication, presentation and analytical skills are very important. Employer has given high importance to communication and analytical skills than presentations skills.

3. It is found that employer's expectations from the graduates in relation to attitude like willingness to learn commitment and dedication, self-motivation, and self-discipline has high percentage in being important and very important.

4. From the statistical analysis, it is observed that there is a moderate correlation between employers expected and graduates actual knowledge related to organization process, employer's expected and graduate's actual attitudes related to self-discipline, employer's expected and graduate's actual attitudes related to self-motivation

5. From the statistical analysis, it is observed that there is no correlation between employer's expected and graduate's actual knowledge related to product and services and consumer behavior.

6. From the statistical analysis, it is observed that there is no correlation between employer's expected and graduate's actual skills related to communication, presentation and analytical skills.

7. From the statistical analysis, it is observed that there is no correlation between employer's expected and graduate's actual attitudes related to willingness to learn and commitments and dedication.

Recommendations

It has been recommended that graduates should work on increasing the product and service knowledge offered by the banking sectors in Sultanate of Oman. Also they should work on increasing the consumer behavior knowledge.

It is recommended that graduates should work on enhancing the communication, presentation and analytical skills required for the banking industry.

Graduates should put in lot of efforts in developing the positive attitude by enhancing the willingness to learn new things in the organization, self-discipline, self-motivation and also dedication and commitments. The entire banking industry in Sultanate of Oman should organize training programs on knowledge, skills and attitude for the new employees regularly.

The educational institutes present in Sultanate of Oman should redesign the curriculum which will develop and enhance the required skills for the banking sector as well as other sector.

Conclusions

In this research it has been observed that graduate KSA (Knowledge, skills and attitude) are important for the banking industry. It has been observed that some of the graduate attributes like knowledge related to organization process, attitude related to self-discipline and self-motivation have moderate correlation with employer's expectations. Other graduate attributes like graduate's knowledge related product & services, consumer behavior, graduate skills like presentation, analytical and communication and attitude like willingness to learn and dedication and commitments do not have correlation with employer expectations in the banking industry. The through research has to be conducted in developing the modules which will develop the required knowledge, skills and attitude among the graduates and implementation of effective training programs at educational institute level as well as at the organizational level

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