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EMPLOYABILITY SKILLS IN BANKING SECTOR

SUPERVISOR
PUAN HAZARIAH BINTI KARSAHID

CLASS
DPM5C

NAME	NO. MATRIX
1. KHAIRUL AKRAM BIN KHAMIS	08DPM18F1111
2. MUHAMMAD AMIR HAKIM BIN MOHD NAZRI	08DPM18F1093
3. KAMAL BASHA ATATUBIL KHAN BIN ABDUL KARIM	08DPM18F1105
4. AHMAD ALIF FAHMI BIN ABD WAHAB	08DPM18F1150
5. MUHAMMAD HAZRIL HALIQ BIN HAMIZUN	08DPM18F1094

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DECLARATION OF ORIGINALITY

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1. We,

        1. **KHAIRUL AKRAM BIN KHAMIS**
           (08DPM18F1111)

        2. **KAMAL BASHA ATATUBIL KHAN BIN ABDUL KARIM**
           (08DPM18F1105)
        3. **MUHAMMAD AMIR HAKIM BIN MOHD NAZRI**
           (08DPM18F1093)
        4. **MUHAMMAD HAZRIL HALIQ BIN HAMIZUN**
           (08DPM18F1094)
        5. **AHMAD ALIF FAHMI BIN ABD WAHAB**
           (08DPM18F1150)

   We are final year students of **Diploma of Business Study, Commerce Department, Politeknik Sultan Salahuddin Abdul Aziz Shah, located at Persiaran Usahawan, 40150 Shah Alam, Selangor.**

2. We verify that 'this project' and its intellectual properties are our original work without plagiarism from any other sources
3. We agree to release the project's intellectual properties to the above said polytechnic in order to fulfil the requirement of being awarded **Diploma in Business Study.**

Prepared by:

   a)   KHAIRUL AKRAM BIN KHAMIS   …………………
        (Identification card: 08DPM18F1111)   KHAIRUL AKRAM

   b)   KAMAL BASHA TATUBIL KHAN

        BIN ABDUL KARIM   …………………
        (Identification card: 08DPM18F1105)   KAMAL BASHA

   c)   MUHAMMAD AMIR HAKIM BIN

        MOHD NAZRI   ………………….
        (Identification card: 08DPM18F1093)   AMIR HAKIM

   d)   MUHAMMAD HAZRIL HALIQ BIN

        HAMIZUN   ………………….
        (Identification card: 08DPM18F1094)   HAZRIL HALIQ

e) AHMAD ALIF FAHMI BIN

  ABD WAHAB   ………………….

  (Identification card: 08DPM18F1150)   AHMAD ALIF

In the presence of Puan Hazariah Binti Karsahid   ………………….

as the project supervisor, on date: ….............   PUAN HAZARIAH

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ABSTRACT

The purpose of the study was to identify employability skills in banking sector. The development of the world in this era of globalization, employers are not just concerned about technical skills only but also to employability skills so that their employees can adapt to all types of work and at the same time have "multi skills". Unemployed graduates are a serious phenomenon that is happening nowadays. Statistics in the labour market indicates that the output of local institutions of higher learning, especially in public universities still unable to accommodate job vacancies despite the release of a group of workers exceeding the demands of employers. One of the main factors in the occurrence of this phenomenon is because the graduates produced are still unable to meet the needs of current employers. Employability skills are very important aspect of skills for students' skills. This research focus more on four elements like numeracy skills, communication skills and commercial awareness.

LIST OF TABLES

LIST OF FIGURES

TABLE OF CONTENT

CONTEXT	PAGE

CHAPTER 1: INTRODUCTION

CHAPTER 2: LITERATURE REVIEW

CHAPTER 3: RESEARCH METHODOLOGY

CHAPTER 4: DATA ANALYSIS

CHAPTER 5: DISCUSSION AND CONCLUSION

EMPLOYABILITY SKILLS IN BANKING SECTOR.

CHAPTER 1 – INTRODUCTION

1.1 BACKGROUND OF STUDY

In Malaysia we have different types of the industrial sector involved in ensuring a successful economy for the region. Fisheries, agriculture, marketing, retail, manufacturing, mining, tourism, education, banking and others are amongst the industries available in Malaysia. The sector of industry that is interesting to discuss is the banking sector. This is because the banking sector is a sector with large job opportunities, but there are still many vacancies. This is because the employee has not yet fulfilled the employer's criteria for filling the position. (Poole,V.A.,& Zahn, D.K. , 1993).

A driving force of progress in the Malaysian financial system has been its diverse and adaptive workforce especially in banking sector. For many graduates, a career in banking ticks all the boxes. Often amongst the best paid graduate jobs, banking & finance careers also offer a number of other great benefits for graduates; including opportunities to travel, competitive benefits packages, and fast career progression. The landscape of HR and hiring has become increasingly competitive, and despite the high number of supposedly qualified candidates entering the job market, the financial services sector seems to be unrelenting in their search for the perfect candidate and unwilling to settle for anything less than anyone with a diverse set of skills, including leadership and soft skills (Moreau, M.P& Leathwood, 2006). In the banking and finance industry, employers continue to favour candidates with regional and international experience. At the same time, knowledge of local regulation is equally important. Regulators in Malaysia are tightening governance measures and it is important for one to be able to balance best global practices with understanding of the local market. (Flynn, G, 1994).

Banks specifically need fresh recruits that can help with their arrangements to internationalize their associations. As anyone might expect, applicants need to get associations together with a worldwide organization culture that offer portability and chances to create global experience. Business-centred money experts will keep on being popular this year as associations hope to build up the abilities of their fund offices. Accordingly, competitors should

have the option to show their business insight during the enlistment cycle and clarify how they have utilized their aptitudes to include an incentive in past jobs. A great deal of associations inside Financial Services are going through significant change or framework updates. Those elements whose foundation and system are now set up are presently moving towards culture change. Thusly, experts working inside these substances should be a change operator and have the delicate abilities to oversee partners and get purchase in from their colleagues to empower change.

1.2 PROBLEM STATEMENT

First, the problem statement of this findings is Seo (2003) claimed that the issue of unemployment among graduates today is due to a lack of communication skills, job experience and citing foreign investor views that local graduates are unable to support growth in the country, lack of organizational skills, restricted capacity to use ICT and unfit for group work.

Next, for graduates just as other taught gatherings, the change from school to work is a tedious cycle when newcomers will enter to get an appropriate line of work coordinate. They will search for openings for work that utilize preparing which they have gotten and meet vocation desires and pay desires them. How long and serious their inquiry relies upon numerous elements for example, quick financial development where openings for work flourish which will abbreviate search time; different factors, for example, shortcoming work administrations or family pay uphold status might be drag out the hunt time by making it more hard to get applicable employment data. Individual and family needs is likewise a reason for deliberate alumni staying jobless to look appropriate positions and they are happy to hold on to get high-positioning situations in the open segment.

Last but not least, graduates face problems getting a job as a result of intense competition, because they can't compete and commit themselves to a job. A study by Ramlee, et al (2008) found that graduates of Malaysia's Higher Education Institutions now have a minimum preparation for the age of globalization, and the k-economy. The graduates then face difficulties in gaining a place in the world of work, since they cannot compete and devote themselves entirely to work.

2

1.3 RESEARCH OBJECTIVES

The study objectives are achieved; several research objectives have been established:

i)   Identify the skills of employability elements which the banking sector considers essential.

ii) To identify the highest (mode) skill by employers need among these three skills in the banking industry.

iii) To identify the most important elements / characteristics in the banking industry

1.4 RESEARCH QUESTION

This study addresses questions from the research, such as:

i)   What the skills of employability elements which the banking sector considers essential?

ii) Which is the highest (mode) skill that employers need among these three skills in banking industry?

iii) What is the most elements / characteristics that needed in the banking industry?

1.5 THEORETICAL FRAMEWORK

Based on the point above, the banking sector needed is skills of employability, numeracy skills, commercial awareness, and employees' skills communication. Following the research framework are proposed. This study examined the interrelationships between these variables.

Independent variables
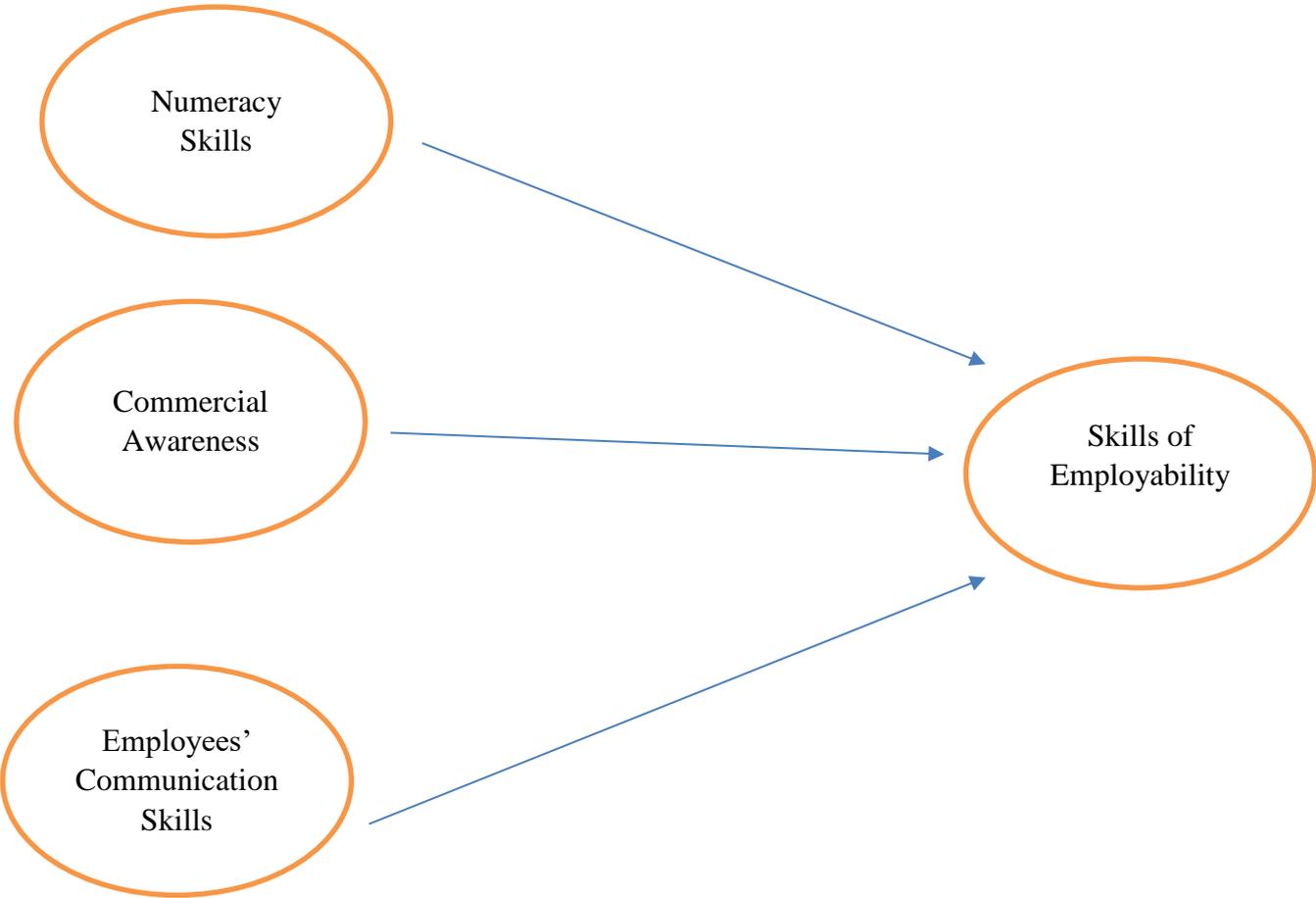
Dependent variables

Figure 1.5 Independent Variables and Dependent Variables

1.6 SIGNIFICANCE OF STUDY

The finding of this research shows that all factors are related to how employees use their skills in order to develop banking industry. Employees can gain better position in the company because of the employees can do a job well due to their skills like political and ethical skills, human resource skills and business skills and speak well.

The findings from this study shaded a light on issue of how employee use their expertise to grow the banking industry. The findings of this research helped company identified the strength and weakness about their selection employee's. The findings helped the industry in development on how they select the suitable employee and fulfil organization goals.

1.7 SCOPE OF STUDY

The scope of study explained the boundaries of the study. The study was to conducted to ensure the employability skills that need to fulfil banking industry. The aspects were to get political and ethical skills human resource skills and business skill. This will lower the unemployment rate in Malaysia.

1.8 OPERATION DEFINITION

The articulation of operationalization (or statement of procedure) used in defining the terms of a process needed to determine the nature of an item of phenomenon.

Skills of employability

Employability skills is an umbrella term for a set of highly desirable, transferable skills that turn you into a very attractive candidate or employee. They can be defined as a set of skills employers want from a potential employee.

Numeracy Skills

Numeracy skills refer to the ability to use, interpret and communicate mathematical information to solve real-world problems. These include the ability to understand basic math like addition, subtraction, division and multiplication. More advanced numeracy skills incorporate the use of graphical, spatial, statistical and algebraic concepts and the ability to interpret that data and apply it to real-world situations.

Commercial Awareness

Commercial awareness is the understanding of how business and industry operate and make money. When demonstrate commercial awareness, it focused on making money for business and helping it achieve its aims. This inform opinions on factors that affect its profitability or market share, and understand its competitors and customers.

Commercial awareness is important when employees applying for a job. It will also help employees perform better in their current role, improve their decisions, strengthen their reputation, and increase their chances of winning a promotion.

Employees Skills of Communication

Communication skills are the abilities you use when giving and receiving different kinds of information. Some examples include communicating new ideas, feelings or even an update on your project. Communication skills involve listening, speaking, observing and empathising.

1.9 SUMMARY OF CHAPTER 1

The overall of this finding shows these factors are the most important in order to build good quality employee' in the company and to maximize the work performance in banking sector. The next chapter discusses about the literature review of the research.

CHAPTER 2 – LITERATURE REVIEW

2.1 INTRODUCTION

This literature review represents on how employability skills that needs to fulfil banking sector. A career in banking crosses all the boxes for many graduates. Often among the best-paid graduate jobs, banking & finance professions often deliver a range of other significant benefits to graduates, including travel opportunities, attractive benefits packages, and rapid career advancement. The world of HR and recruiting has become highly competitive, and despite the large number of potentially eligible applicants entering the job market, the financial services industry appears unrelenting in its quest for a suitable applicant and unable to settle for anything less than someone with a diverse set of skills, including leadership and soft skills. Employers continue to prefer applicants with geographic and foreign expertise in the banking and finance industries. At the same time, awareness of local legislation is equally relevant. Malaysia's regulators are tightening up governance initiatives and it is critical for one to be able to balance best global practises with understanding of the local market. (Ahmad, S., & Schroeder, R.G., 2002)

Banks need, in particular, new hires who can assist with their arrangements to internationalise their alliances. As everyone would expect, applicants need to put together relationships with a community of global organisations that offer portability and opportunities to gain global expertise. Business-centred money experts will continue to be famous this year as organisations aim to build up the capabilities of their fund offices. Concurrent should therefore have the opportunity to demonstrate their business insights during the enrolment cycle and to clarify how they have used their skills to provide incentives in past jobs. A large number of financial services organisations are undergoing major changes or improvements to the system. Those elements whose structures and frameworks are now being set up are now heading towards the transformation of culture. As a result, professionals working within these substances should be a change operator and have the delicate capacity to monitor collaborators and receive input from their colleagues to promote progress. (Mason, G., Williams, G.& Cranmer, S.,2009)

2.2 OVERVIEW OF LITERATURE

2.2.1 SKILLS OF EMPLOYABILITY

Employability refers to the attributes of a person that make that person able to gain and maintain employment. Employability is related to work and the ability to be employed, such as the ability to gain initial employment; hence the interest in ensuring that 'key competencies', careers advice and an understanding about the world of work are embedded in the education system

The ability to maintain employment and make 'transitions' between jobs and roles within the same organization to meet new job requirements

The ability to obtain new employment if required, i.e. to be independent in the labour market by being willing and able to manage their own employment transitions between and within organisations (Van der Heijde and Van der Heijden (2005) The continuously fulfilling, acquiring or creating of work through the optimal use of efforts).

Research into employability is not a single cohesive body work. Employability is investigated in the fields of industrial and organizational psychology, career development, industrial sociology, and the sociology of education, among others. Several employability definitions have been developed based on, or including input from business and industry. In the United States, an Employability Skills Framework was developed through a collaboration of employers, educators, human resources associations, and labour market associations. This framework states, "Employability skills are general skills that are necessary for success in the labour market at all employment levels and in all sectors". After conducting research with employers across Canada, the Conference Board of Canada released Employability Skills 2000+, which defines employability as "the skills you need to enter, stay in, and progress in the world of work". Saunders & Zuzel (2010) found that employers valued personal qualities such as dependability and enthusiasm over subject knowledge and ability to negotiate.

2.2.2 NUMERACY SKILLS

In banking sector, Mathematics is one area that you should focus upon. Apart from being an amazing asset during the recruitment examination phase, through knowledge of Mathematical concepts and calculative math skills will also come in handy when you begin your career as banking professional.

Numeracy skills involve being able to understand and work with numerical and graphical information, draw conclusions, and explain your findings. Some employers, particularly those in the actuarial profession, will require you to have a numerate degree such as mathematics, statistics or economics, as well as a maths A level. 'If you want to become an actuary then it is essential that you have good numeracy skills,' says Carla. Other finance employers won't require this, but numerical ability or aptitude for numbers is often essential. Expect your numeracy skills to be put to the test; many finance recruiters hold numerical tests as part of the recruitment process.

2.2.3 COMMERCIAL AWARENESS

The ability to anticipate financial trends and future business developments across the globe is often what separates a successful banker from a failed one. After all, identifying where market changes are going to occur could be vital for either expanding or protecting a particular area of your bank's portfolio. In the corporate world, it's also necessary to understand how businesses operate and what drives them, particularly if you are working directly with them. If you are working with a client in a particular industry, for instance, then you need to know everything about the climate, risks and potential change factors of that industry.

In banking sector, anyone looking to work in banking should be aware of financial markets, and keep up to date with changes and movements. In graduate banking jobs, whether commercial banking or investment banking, employees will need to be able to understand and explain market developments, as well as anticipate future changes. During the interview process, it's important to mention interest in banking, either by highlighting it on their graduate CV, or making sure to discuss in their interview. If employees have

done any work experience in banks, like investment banking work experience or similar, then be sure to go into detail on their graduate CV.

Willis Towers Watson, said it's crucial that graduates 'thoroughly research the company and the industry'. The more you can understand, he explained, the more confident you'll be in terms of making the right career decision and performing at the interview.

2.2.4 EMPLOYEES SKILLS OF COMMUNICATION

Communication skills are the abilities you use when giving and receiving different kinds of information. Some examples include communicating new ideas, feelings or even an update on your project. Communication skills involve listening, speaking, observing and empathising.

Communication is very important in business, as banking deeply relies on interaction. The process of communication has been defined by several scholars, and we shall mention only two definitions which fit the topic of our paper: "a process in which participants create and share information with one another, in order to reach a mutual understanding" (Rogers, 1995:35), "social interaction through messages" (Fiske, 1990:2).

In the banking sector employees will be working with both finance professionals and people with limited banking knowledge,' says Giovanna Miceli, talent acquisition leader at Marsh & McLennan Companies. 'You'll need to convey complex information in a professional and jargon-free manner, so learning to tailor your communication style is vital. Recruiters are looking for evidence that your written and oral communication is well structured, accurate and clear. They usually assess this through your application form answers, how you go about answering interview questions, and group work and presentations at assessment centres.'

CHAPTER 3– RESEARCH METHODOLOGY

3.1 INTRODUCTION

The objective of this chapter is to explain the steps taken in investigating the research problems. Discussion in this section will cover the research design and procedure, variables and measurement, data collection method, questionnaire design and data analysis. This chapter will explain method that used to analysis data on employability skills in banking sector in Selangor.

3.2 RESEARCH DESIGN AND PROCEDURE

Research design is a research techniques used by the researcher that allows researcher to know methods that are suitable for this study.

3.2.1 Nature of Study

This study was conducted under the non-contrived setting (natural environment). The variables are neither controlled nor manipulated. Data were gathered from willing respondents in Selangor, Malaysia. The unit of analysis is individuals in banking sector in Selangor. The population size is 9720 and sample size is 368. We are using simple random sampling for sampling technique. The research sites for this study are banking sector in Selangor.

3.2.2 Target Population

Target population is defined because the entire group that researcher is inquisitive about and wishes to draw a conclusion (Hitzig, 2009). The target population for this research is banking sector in Selangor among employees and employers. The age range of target population is nineteen years old and above, wherein they know how to assess the level of employability skills required in the banking sector.

3.2.3 Sampling Technique

Sampling strategies may be divided into two sorts that are probability and non-probability sampling. It's far not possible for researchers to gather facts from all travellers, thus non-possibility method is selected in which the respondents are decided on from the populace in some non-random manners (Saunders, Lewis, & Thornhill, 2009). Particularly, stratified sampling technique is chosen whereby researcher has selected the respondents who are relevant and well suited to the cause of the study. In different phrases, it can be labelled via using judgment and deliberate attempt to acquire representative samples (James, 1997). Besides, stratified sampling does not produce a pattern to represent a huge populace but it can meet the cause of the study ("sample and sampling," n.D.). It may be enough for expertise human perceptions, needs, behaviours and contexts ("Sampling," n.D.). For that reason, stratified sampling method can be definitely implemented on this observation. A bonus of using stratified sampling technique is that the researchers are easily reach the respondents as the respondents have been divided into the smaller sample size.

3.2.4 Sampling Size

The larger of the pattern size, the decrease the possibly errors to generalize the populace of observation (Saunders, Lewis, & Thornhill, 2009). The total population in employees and employers in banking sector in Selangor is 9720. Based on the Krejcie and Morgan (1970), to determine the sample size population in banking sector in Selangor only 368 questionnaires have been allotted to employees and employers from different banking sector which is Maybank (79), CIMB Bank (69), Bank Islam (29), BSN (56), Public Bank (46), Alliance Bank (22), Affin Bank (26), Ambank (38), RHB (40), Citybank (5), HSBC (25), Hong Leong Bank (51). Due to time and sources constraints, this number of pattern size is appropriate in generalizing cantered populace. However, there is 368 questionnaires has gathered by distributed questionnaire and also employees and employers are allowed to answer the questionnaire by online (google form). Besides, a complete of 30 copies of pre-test pattern had been dispensed and done before accomplishing formal survey to ensure the correctness and fine of the survey questionnaire

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3.3. QUESTIONNAIRES DESIGN

Questionnaire design is the approach used in the survey tool to design the format and questions that used to collect data about a specific investigations or research. All the different phases of survey design and execution should be considered when designing a questionnaire**.** For this research, questionnaires will be distribute using Google Form to respondents. The final questionnaire had 27 questions to measure the constructs of interest as well as some demographic questions. This questionnaire will include 3 sections which is Section A, Section B, and Section C.

Section A will ask about respondent's demographical profile, which consists general question such as gender, age, marital status, education, years of work, and what is work position in banking sector.

Table 3.3.1 Demographical Profile

1	Gender
2	Age
3	Marital Status
4	Education
5	Years of work
6	Work position

For Section B, Likert Scale used for the questions.

1. Most Important
2. Very Important
3. Important

In your opinion what is the employability skills that needs in banking sectors.

Employability Skills in Banking Sector	Most Important	Very Important	Important
Numeracy Skills			
Commercial Awareness Skills			
Communication Skills			

(Section B: Dependent Variables) Table 3.3.2 Employability Skills in banking sector

For questions in Section C, Section C divided into 3 parts related to the independent variables, which is numeracy skills, commercial awareness and communication skills. Each parts divided into 8 questions for this section.

For Section C, Likert Scale used for the questions.
1. Strongly Agree
2. Agree
3. Neutral
4. Disagree
5. Strongly Disagree

Table 3.3.3 Numeracy skills

QUESTIONS:
Numeracy skills help in decision making
Basic accounting importance in data analyst
Mathematical concept skills can help in financial management
Basic knowledge in statistics can improve planning quality
Employees should be able to make and understand graphing
Improvise employees' quality in numeracy skills by giving training
Good numeracy skills help in employability process
Numeracy skills effect in productivity

Table 3.3.4 Commercial awareness

QUESTIONS:
Commercial awareness skills help firm generate revenue
Commercial awareness importance in data analyst
The biggest challenges facing in the next 5 years can be estimate with commercial awareness skills
Knowing who are our typical clients plays big role
Having knowledge of banking industry help employability
Sensitive toward the economy and politic can improve the quality of work.
Commercial awareness skills help in planning management.
Commercial awareness skills effect in productivity

Table 3.3.5 Communication skills

QUESTIONS:
Communication skills help in team building
Employees should able doing open communications with customer
Emotion management can help employees in workplace
Employees should have a good listening skills
Face to face communication are important for advising or instructing among staffs
Good communication skills help in increasing productivity
Communication skills can help employability process
Communication skills help improve customer's quality

3.4 DATA COLLECTION METHOD

Data for this study was collected through structured questionnaires. The questionnaires were distributed to individuals from various banking management in Selangor which is Maybank (79), CIMB Bank (69), Bank Islam (29), BSN (56), Public Bank (46), Alliance Bank (22), Affin Bank (26), Ambank (38), RHB (40), Citybank (5), HSBC (25), Hong Leong Bank (51).

3.5 DATA ANALYSIS METHOD

Data analysis is a process that focuses on raw data methods and techniques for the study that are important to the research objectives. Data analysis that we are using for this study is quantitative methods, frequency analysis, reliability analysis and descriptive analysis. Then we will key in the collected data through SPSS system.

3.5.1 DISCRIPTIVE METHOD

Descriptive method is the term given to the examination of information that portrays, show or sum up information in an important manner with the end goal that, for instance, examples may rise up out of the information.

Descriptive method is significant since, we introduced our crude information, it is difficult to imagine what the information was appearing, particularly if there was a great deal of it. Graphic insights thusly empower us to introduce the information in a more important manner, which more straightforward translation of the information. We can describe this central position using a number of statistics, including the mode, median, and mean.

Measures of central tendency give data on where most of information lie (Thompson, 2009). Recurrence dissemination is a numerical division with the end goal of acquiring a tally of the quantity of reactions associated with various qualities in the event that one variable and to communicate these includes in term of rate. The reason for recurrence is to exhibit the qualities, for example, numbers and rates for various classes of a single clear-cut variable

3.6 SCALE MEASUREMENT

3.6.1 PILOT TEST

Before distributing, a pilot test has carried out to find potential mistakes, including unclear questions in the questionnaires. Total of 30 questionnaires were allocated for the pilot test and the collected responses were used to enhance the consistency of the question. The reliability test carried out after the questionnaires were collected and was performed by way of the usage of the statistical challenge for SPSS. Table 3.6.1 shows the alpha coefficient range strength of association from (Hair, Anderson, Tatham & Black, 1998). Table 3.6.2 shows the result of the pilot test.

Table 3.6.1 Alpha Coefficient Range Strength

Less than 0.50	Acceptable
0.50 to less than 0.60	Moderate
0.60 to less than 0.70	Good
0.70 to less than 0.80	Very Good
0.80 and above	Excellent

Source: (Hair, Anderson, Tatham & Black, 1998)

Table 3.6.2 Result of Pilot Test

Context	Number of items	Cronbach's Alpha
Employability Skills	3	.764
Numeracy Skills	8	.891
Commercial Awareness	8	.850
Communication Skills	8	.920

3.6.2 INDEPENDENT VARIABLE

The independent variable is defined as the presumed cause of some changes in the dependant variable (Robbins, 1998). For this study, numeracy skills, commercial awareness and communication skills as independent variables (IV) on employability skills in banking sector (DV).

3.6.2.1 NUMERACY SKILLS

Facilitating condition (resource, technology, government and training provision support) were measured with five items using 5-point scale ranging from "strongly disagree" (1) to "strongly agree" (5). Item were derived from Fu, Fan and Chao (2006) and Gopi (2006). Example of question is "I would feel comfortable having this skill of employability on my team"

3.6.2.2 COMMERCIAL AWARENESS

The measure was derived from Lewis, Agarwal & Sambamurthy (2003) and Gopi (2006). There were a total of three items using 5-point scale ranging from "strongly disagree" (1) to "strongly agree" (5). Example of question is "I would feel comfortable having this skill of employability on my team".

3.6.2.3 COMMUNICATION SKILLS

Three items using a 5-point scale was used to measure subjective norm ranging from "strongly disagree" (1) to "strongly agree" (5). The items for subjective norm were derived from Fu, Fan and Chao (2006) and Oh Sook May (2005). Example of items is "I would feel comfortable having this skill of employability on my team".

3.6.3 DEPENDANT VARIABLES

Dependant variables are the key factor that has been looked into to explain or predict if they are affected by some other factors. The dependant variable for this study is perceived ease of use. The dependent for this study is Employability Skills in Banking Sector.

3.6.3.1 SKILLS OF EMPLOYABILITY

Computer self-efficacy of the individuals was measures on three items using 5-point scale ranging from "strongly disagree" (1) to "strongly agree" (5). Items were

derived from Fu, Fan and Chao (2006) and Venkatesh (2000). Example of question is "I would feel comfortable having this skill of employability on my team".

3.7 REALIBILITY ANALYSIS

Reliability testing is conduct to ensure that the data is reliable; it satisfies the purpose of the research, for a specified amount of time in a given environment and is capable of rendering a fault-free operation. It is always necessary for the researcher to state how researcher made their estimate of the reliability coefficient (G. F. KUDER AND M. W. RICHARDSON, 1937). The coefficient alpha value is range from 0 to 1 which values that less than 0.5 are described as unsatisfactory internal consistency reliability (F. Hair Jr.et al, 2006) but the minimum values that indicated appropriateness of anti-image correlation are .50 and 0.60 (Hair, Anderson, Tatham & Black, 1998). The rule of Cronbach' alpha coefficient value shown in the table 3.6.1above.

3.8 SUMMARY

In conclusion, research methodologies have been used in collecting, analysing and interpreting data. Questionnaire changed into used to gain greater accurate information from the large organization of respondents. This chapter helps to know more about the employability skills in banking sectors. Target population, sampling frame, sampling elements, sampling strategies and pattern size were mentioned in the earlier component. Scales used in building the size had been also explained. Aside from that, data coaching approaches such as checking, editing, coding and transcribing were discussed.

CHAPTER 4: DATA ANALYSIS

4.1 INTRODUCTION

This chapter represents the patterns and analysis of results, which are relevant to the research questions and hypotheses. This chapter will further elaborate the output of study based on the SPSS. The data collected was analysed by using IBM SPSS. IBM SPSS (Statistical Package for the Social Sciences) is a computer application that supports statistical analysis of data, generating tabulated reports, charts and plots of distributions and trends, descriptive statistics and complex statistical analysis. A pilot test was conducted with the sample size of 30 respondents. The final result of the survey was analysed for 368 respondents from different bank such as Maybank, Bank Islam, BSN and others located in the Selangor area.

4.2 DEMOGRAPHY PROFILE OF RESPONDENTS

The Demographic profile of the respondents has been identified in Section A of the questionnaire. A total of six questions were asked to collect data regarding to the respondents' gender, age, marital status, education, years of work, and work position.

Table 4.2 *Profile of respondents*

Respondent's Demographic	Frequency (N)	Percentage (%)
Gender		
Male	104	28.3
Female	264	71.7
Age		
Below 30 year old	143	38.9
31-40 years old	136	37.0

41-50 years old	74	20.1
51-60 years old	13	3.5
Above 60 years old	2	.5
Marital Status		
Single	141	38.3
Married	220	59.8
Divorced	7	1.9
Education		
SPM	30	8.2
Diploma	116	31.5
Degree	173	47.0
Master	46	12.5
PhD	3	.8
Years of work		
1-5 years	121	32.9
6-10 years	150	40.8
11-15 years	49	13.3
Above 15 years	48	13.0
Work position		
Manager	31	8.4
Assistant Branch Manager	58	15.8

Officer	118	32.1
Clerical	78	21.2
Messenger	47	12.8
Teller	36	9.8

The results as shown in table 4.1, a total of 368 respondents were obtained from questionnaires through a google form. By referring to the table, majority of respondents were female with 264 respondents (71.7%) while the respondent male were 104 respondents (28.3%).

The age range of the respondents was varied, below 30 years old comprised of 143 respondents (38.9%). Next, 31-40 years old with 136 respondents (37.0%). Then, 41-50 years old with 74 respondents (20.1%), 51-60 years old with 13 respondents (3.5%) and only 2 respondents (0.5%) for above 60 years old.

For the marital status, 141 respondents (38.3%) are single and 220 respondents (59.8) are married. Then, 7 of the remaining of the respondents (1.9%) are divorced.

In term of education, 30 respondents (8.2%) have SPM qualifications, 116 respondents (31.5%) have Diploma qualifications. Next, 173 respondents (47.0%) have degree qualifications and 46 respondents (12.5%) have master qualifications. Then, 3 of the remaining of the respondents (0.8%) have PhD qualifications.

In the context years of work in banking sector, 1-5 years of working comprised of 121 respondents (32.9%). Next, 6-10 years of working is 150 respondents (40.8%) and 11-15 years of working is 49 respondents (13.3%). Then, 48 of the remaining of the respondents (13.0%) working above 15 years.

Based on the result, 31 respondents (8.4%) held the position as manager and 58 respondents (15.8%) held the position as assistant branch manager. Meanwhile, 118 of respondents (32.1%)

held the position as officer and 78 respondents (21.2%) held the position as clerical. Next, 47 respondents (12.8%) held the position as messenger and 36 respondents (9.8%) held the position as teller.

4.3 SCALE OF MEASUREMENT

Scale of measure or level of measurement is a classification that describes the value of information within the values assigned to variables. Each scale of measurement has certain properties which intern determines the appropriateness for use of certain statistical analyses. It is always necessary for the researcher to state how researcher made their estimate of the reliability coefficient (G. F. KUDER AND M. W. RICHARDSON, 1937). Validity and Reliability Scientific investigation reliability generally implies the stability and repeatability of the measure, or the ability of the test to yield the same results under the same conditions. Reliability and validity checking is the main step in the process of scale growth. Reliability refers to the degree to which the scale, if repeated measurements are made, produces reliable results (Sinha P., 2000). The degree to which findings are consistent over time and an accurate representation of the total population under analysis is referred to as reliability, and if the results of a study can be replicated using a similar technique, the research tool should be reliable (Joppe, 2000).

4.3.1   Reliability Test

Reliability analysis refers to the fact that a scale should consistently reflect the construct it is measuring. The quality data collected from questionnaire surveys was important to produce accurate and good results. The results obtained as shown in table 4.3.1 and each of the measurement was significant since the Cronbach's alpha valued more than 0.5 each.

Table 4.3.1 *Summary of reliability analysis*

	Cronbach's Alphas	Cronbach's Alpha Based on Standardized Items	No of items

Numeracy Skills	**.941**	**.941**	**8**
Commercial Awareness	**.969**	**.969**	**8**
Communication Skills	**.932**	**.932**	**8**
Employability Skills	**.514**	**.514**	**3**

4.4 RESEARCH FINDINGS

4.4.1 Descriptive Analysis

Numeracy Skills

	Mean	Std. Deviation
Good numeracy skills help firm generate revenue.	1.82	.950
Basic accounting help in data analyst.	2.02	.948
Mathematical concept can help in financial management.	2.01	.878
Basic knowledge in statistics can improve planning quality.	2.02	.893
Employees should be able to make and understand graphing.	2.13	.930
Numeracy skills help in decision making.	2.01	.950
Good numeracy skills help in employability process.	2.01	.957
Numeracy skills effect in productivity.	1.91	.969

Table 4.4.1.1 *Descriptive Statistics for Numeracy Skills*

The result from table 4.4.1.1 Shows that, the highest mean is 2.13 which carries the question of "Employee should be able to make and understand graphing". It shows that mostly respondents assume that this question is capable to have skills that needed in banking sectors. The least mean on this part is 1.82 which carries the question of "Good numeracy skills help

firm generate revenue". It shows that mostly respondent felt that all skills could benefits the firms not just numeracy skills.

Communication Skills

	Mean	Std. Deviation
Communication skills help in team building.	1.95	.958
Employees should be able to communicate with customers.	2.05	.957
Emotion management can help employee's communication in workplace.	2.17	.890
Employees should have a good listening skills.	1.98	.914
Face to face communication are important for advising or instructing work.	2.07	.936
Communication skills help improve customer's satisfaction.	2.03	.876
Good communication skills can help in employability process.	2.02	.923
Good communication skills help in increasing productivity.	1.97	.930

Table 4.4.1.2 *Descriptive Statistics for Communication Skills*

The result from table 4.4.1.2 shows that, the highest mean is 2.17 which carries the question of "Emotion management can help employees communicate in workplace". It shows that mostly respondents assume that this question is capable of making a good and discipline employees. The least mean on this part is 1.95 which carries the question of "Communication skills help in team building". It shows that mostly respondent are tend to communicate with others in team building.

Commercial Awareness

	Mean	Std. Deviation
Commercial awareness skills help firm generate revenue.	1.49	1.031
Commercial awareness importance in data analyst.	1.60	1.031
The biggest challenges facing in the next 5 years can be estimate with commercial awareness skills.	1.72	1.036
Knowing who our typical clients are plays big role.	1.65	1.022
Commercial awareness skills help in planning management.	1.52	1.044
Sensitive towards the economy and politic can improve the quality of work.	1.70	1.035
Good commercial awareness skills can help in employability process.	1.69	1.038
Commercial awareness skills effect in productivity.	1.51	1.020

Table 4.4.1.3 *Descriptive Statistics for Commercial Awareness*

The result from table 4.4.1.3 Shows that, the highest mean for commercial awareness is 1.72 which is "the biggest challenges facing in the next 5 years can be estimate with commercial awareness skills ". It shows that mostly respondents assume that this question is very suitable for commercial awareness skills and is capable of making a good and knowledge employees. The lowest mean for this skills is 1.49 which is carries the question of "Commercial awareness skills help from generate revenue ". It shows that mostly respondents do not agree that this skill will help the firm in terms of revenue.

Employability Skills		
	Mean	**Std. Deviation**
Numeracy skills	2.47	.711
Commercial awareness	2.42	.788
Communication skills	2.68	.562 .

Table 4.4.1.4 *Descriptive Statistics for Employability Skills*

The result from table 4.4.1.4 shows that, the highest mean is 2.68 which carries the Skill of "Communication". Follow by 2.47 'Numeracy' and lastly 2.24 "Commercial awareness" It shows that mostly respondents assume communication skills is the crucial skill in banking sector for employability, while numeracy score moderate between two other skills, The least skill on this part is commercial awareness which least important skill for employability.

4.5 SUMMARY OF THE CHAPTER

In this chapter, the descriptive analysis and the correlation method which were used to analyse the outcome of the data collected and generated results for further discussion. The next chapter will provide a more detailed discussion of the major findings and conclusion of the study.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1 Introduction

This chapter will present the statistical results about in Chapter 4. It restates the think about and examines the major discoveries within the afterward section. Implication and limitation of the study will be discussed and suggestion for the research will be highlighted for future use.

5.2 Recapitulation of the Study

This study aims to understand what the most employability skills that needs to fulfil banking sector. There is dire need to understand how to increase employability in banking sector in Malaysia. In order to substantiate the research problem, three variables skill – Numeracy Skills, Commercial Awareness Skill, Communication Skills, were chosen and incorporated as determinants of perceived ease of employability in banking sector. The findings of the study will eventually answer the following questions:-

1) What the skills of employability elements which the banking sector considers essential?

2) Does the skills of numeracy important to employee in the banking sector?

3) Does the skills of commercial awareness important in banking sector?

4) Does have to improve employees' skills of communication in banking sector?

5.3 Discussions of Major Findings

From the findings of this research, the study has shown that skills of communication have a strongest positive relationship with employability in banking sector. Communicating in banking sector is consistently challenging. Lingering lack of consumer trust and the conservative nature of interpersonal communication make it difficult to be creative and engage an audience. Knowing how to maximize your communication skillset is paramount. Some employers are still dissatisfied in selecting employee especially fresh graduates. We do our best to identify the skills that employers want in helping employers select employees according to appropriate criteria.

After the analysis of mean and reliability test, results have shown that communication skills got the highest mean among numeracy skills and commercial awareness. Meanwhile, this provides an opportunity for employers to be smarter and fairer in selecting employees that has been proposed in this chapter.

Finally, this study has met our target where we want to identify employability skills in the banking sector. Our study has clearly explained how numeracy skills, communication skills and commercial awareness play a major role in selecting quality employees. This has provided information to future researchers to continue this study by using all the information in our study to conduct their study.

5.4 Implications

The results of the questionnaire can be helpful to employees/graduates in banking sector in hiring the new employees. Graduates need to improve their employability skills as a preparation to apply in banking sector. Furthermore, by improving these skills, their chances to be accepted by employers in the banking sector are more guaranteed. The aim of this study was to provide information on employer's view of new employees on the skills needed by banking sector to increase productivity. This study will show the most important skills that employers needs in hiring the new workers.

Next, the findings also help the unemployed to find a job that suits their skills. This study will provide information to the unemployed about the criteria or characteristics required by employers to be easily accepted to work in the banking sector. The skills listed in chapter 2 are considered important because having the ability to analyse, communicate and know how a business or organization runs is very important to employees especially when they are professionals. Therefore, it is very important for the organization to be able to recruit employees who fit the skills listed. So, it is not surprising if an employee, who owns the ability to understand and analyse information, communicate well to customers, and know how a business is running, is considered as valuable assets for the organization.

Lastly, the research shows that employers expect graduates to demonstrate a range of skills and attributes that include communication, numeracy and commercial awareness skills. Employers will make final hiring decisions based on what other skills candidates can bring in banking sector. Being able to demonstrate good employability skills could be what makes a hiring manager choose the new employees. It will be important for employees to master these skills to be selected in banking sector. It will also enable the employees to set their goals to ensure that they improve their skills and become more employable.

5.5 Limitations

Despite the useful findings of this study, this empirical study has several limitations that needs to be acknowledged.

Firstly, the findings cannot be generalized extensively in Malaysia, as the scope of the study is confined to the state of Selangor, therefore caution may be needed before generalizing the findings to the entire country.

Secondly, the discoveries in this investigation rely upon the genuineness of the respondents. It is realized people would concur more on socially attractive answers and differ more towards socially unfortunate answers as opposed to completely and genuinely express the inclination and sentiments.

Thirdly, due to time and resource constraints the study is limited as it consists of a small sample size of (368) respondents.

Lastly, this model run on the pandemic outbreak of covid-19 that limits our mobility.

5.6 Future Research

Firstly, for future research can expand this study to include the effect of time and experience on the adoption Employability banking sector.

Secondly, improving the model by incorporating other relevant independent variables and dependant variables based on new findings from latest literatures at the time.

Thirdly, further research is needed to determine whether this study can be replicated in other working sector.

Lastly, BNM could formally be involved in future research to enable a nationwide survey to be conducted which provides a better representation of the population and a larger sample size.

5.7 Conclusion

The findings of the research conclude numeracy skills, commercial skills and communication skills are determinants employability skills that needs to fulfil banking sector. Communication skills is found to be significant in affecting employability in banking sector in Selangor.

The findings provided by the study may give empirically justified foundation for the institution to develop strategies for Improvise communication skills for their student. By understanding the determinants of and communication skills, appropriate actions can be taken to increase the employability in banking sector.

Continued research is needed to improve this study and to address the limitation of the present study. As such, it is hoped that this study will give a preliminary insight and understanding on the employability in banking sector. The present study has profiled a banking sector needed better communication skills for their employee and an individual who has good communication skills likely have a good opportunities to sustain in banking sector.

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APPENDICES

APPENDIX A: QUESTIONNAIRE
APPENDIX B: KREJIE AND MORGAN TABLE
APPENDIX C: GANTT CHART

EMPLOYABILITY SKILLS IN BANKING SECTOR

Dear Sir / Madam

We are students of Diploma in Business Studies from Polytechnic Sultan Salahuddin Abdul Aziz Shah who are currently involved in Business projects. We are seeking help from sir and madam to answer our question to help with our research survey. Thank you very much for your time and cooperation.

Tuan / Puan

Kami adalah pelajar Diploma Pengajian Perniagaan dari Politeknik Sultan Salahuddin Abdul Aziz Shah yang kini terlibat dalam projek Perniagaan. Kami meminta pertolongan dari tuan dan puan untuk menjawab soalan kami untuk membantu tinjauan penyelidikan kami. Terima kasih banyak atas masa dan kerjasama anda.

Section A: Personal Data of Respondent

1. AGE:
   - ☐ <30
   - ☐ 31-40
   - ☐ 41-50
   - ☐ 51-60
   - ☐ >60

2. GENDER
   - ☐ Male
   - ☐ Female

3. MARITAL STATUS
- ☐ Single
- ☐ Marriage
- ☐ Divorced

4. EDUCATION:
- ☐ SPM
- ☐ Diploma
- ☐ Degree
- ☐ Master
- ☐ PhD

5. YEARS OF WORK
- ☐ 1-5
- ☐ 6-10
- ☐ 11-15
- ☐ >15

6. WORK POSITION:

- ☐ Manager
- ☐ Assistant branch manager
- ☐ Officer
- ☐ Clerical
- ☐ Messenger
- ☐ Teller

Section B: Employability Skills

 In this section you will be asked to give your opinion on what are the most important skills in the banking sector?

Most Important	Very Important	Important
1	2	3

Put (/) to in an appropriate answer.

NO.	EMPLOYABILITY SKILLS	1	2	3
1	Numeracy Skills Numeracy skills refer to the ability to use, interpret and communicate mathematical information to solve real problems			
2	Commercial Awareness Commercial awareness is the understanding of how business and industry operate and make money.			
3	Communication Skills Communication skills are the abilities you use when giving and receiving different kinds of information.			

SECTION C: NUMERACY SKILLS

In this section you will be asked to give your opinion on the statement related to numeracy skills towards employability skills in banking sector.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	2	3	4	5

Put (/) in an appropriate answer.

NO	NUMERACY SKILLS	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE
1	Good numeracy skills help firm generate revenue.	1	2	3	4	5
2	Basic accounting help in data analyst.	1	2	3	4	5
3	Mathematical concept can help in financial management.	1	2	3	4	5
4	Basic knowledge in statistics can improve planning quality.	1	2	3	4	5
5	Employees should be able to make and	1	2	3	4	5

NO		STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE
	understand graphing.					
6	Numeracy skills help in decision making.	1	2	3	4	5
7	Good numeracy skills help in employability process.	1	2	3	4	5
8	Numeracy skills effect in productivity.	1	2	3	4	5

SECTION D: COMMERCIAL AWARENESS

In this section you will be asked to give your opinion on the statement related to commercial awareness towards employability skills in banking sector.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	2	3	4	5

Put (/) in an appropriate answer.

NO	COMMERCIAL AWARENESS	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE
1	Commercial awareness skills help firm generate revenue.	1	2	3	4	5
2	Commercial awareness importance in data analyst.	1	2	3	4	5

43

3	The biggest challenges facing in the next 5 years can be estimate with commercial awareness skills.	1	2	3	4	5
4	Knowing who our typical clients are plays big role.	1	2	3	4	5
5	Commercial awareness skills help in planning management.	1	2	3	4	5
6	Sensitive towards the economy and politic can improve the quality of work.	1	2	3	4	5
7	Good commercial awareness skills can help in employability process.	1	2	3	4	5
8	Commercial awareness skills effect in productivity.	1	2	3	4	5

SECTION E: COMMUNICATION SKILLS

In this section you will be asked to give your opinion on the statement related to communication skills towards employability skills in banking sector.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
	1	2	3	4	5

Put (/) in an appropriate answer.

NO	COMMERCIAL AWARENESS	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE
1	Communication skills help in team building.	1	2	3	4	5
2	Employees should be able to communicate with customers.	1	2	3	4	5
3	Emotion management can help employee's communication in workplace.	1	2	3	4	5
4	Employees should have a good listening skills.	1	2	3	4	5
5	Face to face communication are important for advising or instructing work.	1	2	3	4	5
6	Communication skills help improve customer's satisfaction.	1	2	3	4	5
7	Good communication skills can help in employability process.	1	2	3	4	5
8	Good communication skills help in	1	2	3	4	5

	increasing productivity.					

APPENDIX B

TABLE KREJIE AND MORGAN

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384

GANTT CHART

Aktiviti	Bulan/Minggu													
	August			September				October				November		
	2	3	4	1	2	3	4	1	2	3	4	1	2	3
Title determination	🟩													
Literature review	🟦	🟦	🟦	🟦	🟦	🟦	🟦	🟦	🟦	🟦	🟦	🟦	🟦	🟦
Consultation with supervisor	🟥	🟥	🟥	🟥	🟥	🟥	🟥	🟥	🟥	🟥	🟥	🟥	🟥	🟥
Preparation of proposal	🟥	🟥	🟥	🟥	🟥									
Instrument preparation and data collection				🟪	🟪	🟪	🟪	🟪						
Data analysis								🟦	🟦	🟦	🟦			
Writing a project draft									🟧	🟧	🟧			
Final review and draft												🟨	🟨	🟨
Final project submission														⬜

BU 🤩 Glowing Stars...
Arisha, Ayien, Azida Mbb Bdr Ut,...

➤ *Forwarded*

https://docs.google.com/forms/d/e
/1FAIpQLSedTmLmxrqjMaRaUkcJsd
IcfHvBwMdZGNatT8ng-dZXzEnzUA
/viewform?usp=sf_link
                                11:22 AM ✓✓

Assalam...mintak tolong semua staff
isi utk anak saya punya research ye...
..
                                11:23 AM ✓✓

Kalau dah complete. Mintak tolong
sangat sangat forwardkan kat kawan
kawan yg kerja bank sahaja.. Ini utk
anak saya yang no 5...Khairul Akram..
                                11:25 AM ✓✓

Kak Shasha

Boss Bdr Utama-callie
🖼 Photo

Type a message