

“Career Prospects of Business Education Graduates in Banking”- A Case Study of Syndicate Bank Training Institute, Ernakulam, Kerala.

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“There is no passion to be found playing small in settling for a life that is less than the one you are capable of living”

Nelson Mandela

ABSTRACT

Employability is a growing concern for students pursuing education in India. The data with regard to it, unfortunately, is quite distressing. According to the International Labour Organisation (ILO), India has estimated unemployment at 18.6 million for 2018 in comparison to 18.3 million in the previous year. It is agreed fact that the core objective of education is gainful employability. The educated youth in general and Business education graduates in particular lack skills and the skills consistently lie below the required standards. They lack the aptitude and skilled employers, particularly in the corporate sector, are looking for. The employment in banks once dominated by the business graduates who are well versed in banking and finance subjects, are now swept away by non-business education graduates. Hence, the challenge of higher education system is not just producing graduates but to make employable youth by correlating their subjects of study and their future job options. When a large population of youth do not get such gainful employment, this may cause serious instability in the economic and social conditions in the country, along with wide scale dissatisfaction and disillusionment.

The main objectives of the study are:

- (i) To know the extent of relationship between Business Education and the Employability of Business Education Graduates in Banking Institutions.
- (ii) To bring out the skill/skills that are indispensable for attaining employment in Banking Institutions in order to find out the reasons why Business Education Graduates fail in pursuing their dream of banking as a career.
- (iii) To suggest measures to overcome Education –Employability miss-match and improve their employability in getting fruitful and meaningful employment in banking institutions.

This research work is based on an empirical study and examines the career prospects of business education graduates in banking. The study is undertaken in Syndicate Bank Training Institute, Ernakulam, Kerala. A sample of 150 bank employees (out of which 60 are clerical staff and 90 are Officer Cadre), appointed in between 2014 to 2018 is taken for the purpose of this study. The results reveal that career prospect of Business Education Graduates is very bleak due to the dominance of Non-Business Graduates specially Bachelor of Engineering/Technology. Greater correlation between Business Education and Employability by imparting the right skills and aptitudes among the graduates is strongly recommended.

KEY WORDS: Higher education, Employability, Business education graduates, Career prospects, Gainful employment.

Introduction

Employability is a growing concern for students pursuing education in India. The data with regard to it, unfortunately, is quite distressing. According to the International Labour Organisation (ILO), India has estimated unemployment at 18.6 million for 2018 in comparison to 18.3 million in the previous year. It is agreed fact that the core objective of education is gainful employability. The educated youth in general and Business education graduates in particular lack skills and the skills consistently lie below the required standards. They lack the aptitude and skilled employers, particularly in the corporate sector, are looking for. The employment in banks once dominated by the business graduates who are well versed in banking and finance subjects, are now swept away by non-business education graduates. Hence, the challenge of higher education system is not just producing graduates but to make employable youth by correlating their subjects of study and their future job options. When a

large population of youth do not get such gainful employment, this may cause serious instability in the economic and social conditions in the country, along with wide scale dissatisfaction and disillusionment.

The Indian Banking System has seen an exponential growth due to liberalisation, privatisation and globalisation and in the recent times due to the financial inclusion of large number of rural population, by opening bank accounts for millions of previously unbanked customers, through a program launched by the government what it calls the Jan Dhan program. As a result, the need for skilled and qualified human capital also increased manifold in the banking sector. A career in banking, especially in public sector banks, has become a preferred choice for the youth for the benefits it gives to the employees over other banks. Therefore, for the purpose of study, a public sector bank, here, namely, Syndicate Bank is selected for the study. Further, hiring of employees is carried out through common hiring mechanism by centralised employment tests through Institute of Banking Personnel Selection (IBPS) - an independent organization which helps in Personnel Selection for various banks in India. The Institute conducts different exams for the post of Probationary Officer, Management Trainee, Specialist Officers, Clerks, Officers Scale I, II, III and Office Assistant. Any candidate who qualifies the examination can go for the next phase, directly to the respected bank. Hence, Syndicate Bank Training Institute, Ernakulam, kerala selected for the purpose of study, fairly represents all other public sector banks. This Institute is one of the nine training centres all over India. Apex training centre of the bank, Syndicate Institute of Bank Management (SIBM) is situated in Manipal near its Head Office. The centre caters the training needs of its employees, viz., Managers, Officers, Clerks and Subordinate Staff working in Kerala, Mangalore, Puttur and Udupi regions in Karnataka. The centre has a class room and a laboratory, both of the capacity for 40.

Literature Review

1. Dr. Krishna A. Goyal & Vijay Joshi (2012), in their research article “Indian Banking Industry: Challenges and Opportunities”, made an attempt to identify the general sentiments, challenges and opportunities for the Indian Banking Industry. This article is divided in three parts. First part includes the introduction and general scenario of Indian banking industry. The second part discusses the various challenges and opportunities faced by Indian banking industry. Third part concludes that urgent emphasis is required on the Indian banking product

and marketing strategies in order to get sustainable competitive edge over the intense competition from national and global banks.

2. Limbore Nilesh V and Mane Baban S (2014), in their paper “A study of banking sector in India and overview of performance of Indian banks with reference to net interest margin and market capitalization of banks”, had the objective is to study the Indian banking sector and performance of Indian banks. The study presents that, Finance and banking is the life blood of trade, commerce and industry. Now-a days, banking sector acts as the backbone of modern business. Development of any country mainly depends upon the banking system.

3. Arifuzzaman Khan & SandipSarker (2013), in their article “Attitudes of Business Students Towards Career In Central Bank, Private Commercial Banks & Nationalized Commercial Banks; A Study on Bangladesh”, analysed the banking system in Bangladesh. The study finds that, the overall performances of PCBs are best followed by BB & NCBs. That means, to be branded as a good employer the government sector banks has to go through a major reformation process. According to the study ‘Performance based promotion system’ is found to be the most important attribute, followed by ‘Remuneration’, ‘Growth opportunity’, ‘Social status’, ‘Job security’ & ‘Brand image’ and so forth.

4. Ding Xiaohao & Yue Changjun (2013), in their research paper “A Study on the Employment of Graduates of Higher Education in the Context of the Financial Crisis”, examines basic characters and changes in college student employment trends under new circumstances triggered by the current global financial crisis. The data shows that the crisis has negatively influenced the growth of student employment and has aggravated the already serious imbalance of supply and demand in the Chinese job market for university graduates. Shifts in economic growth structures caused by the financial crisis have decreased demands in the job market for university graduates. Although Chinese government carried out a series of reforms aimed at promoting employment for university graduates, their individual preferences about work options and tendencies of choosing location have not been noticeably changed. This is due to the significant imbalance of socioeconomic development among geographical regions, urban and rural regions, as well as labour market segmentation.

5. Sheree M Corkern, Sandra B Parks & Mark I Morgan (2013), in their article “Embracing the Future: What Can Accounting Graduates Expect?” emphasizes supply and demand, hiring and salary practices, and potential job opportunities for the accounting

graduate. Information on the various certifications available for accountants and the interview process is included as well. Along with this, it offers insight into the future of the accounting profession.

6. Lorraine Dacre Pool & Peter Sewell (2007), in their research paper “The key to employability: developing a practical model of graduate employability”, to introduce a straightforward, practical model of employability that will allow the concept to be explained easily and that can be used as a framework for working with students to develop their employability. The study sets out model exactly what is meant by employability, in clear and simple terms, and the model suggests directions for interaction between the various elements.

Statement of the problem

The employment in banks once dominated by the business graduates who are well versed in banking and finance subjects, are now swept up by non-business education graduates. The minimum eligibility of graduation has made the career in banking more lucrative and large number of aspirants is competing for the posts. Hence, business education graduates are facing threat from the non-business education graduates as far as career in banking is concerned. This has raised Education-Employability divide and demands a proper correlation between business education and employability of business education graduates in banking sector. Thus, an attempt has been made to understand the extent of relationship between Business Education and the Employability of Business Education Graduates in Banking Institutions.

Objectives of the study

The main objectives of the study are:

- (i) To know the extent of relationship between Business Education and the Employability of Business Education Graduates in Banking Institutions.
- (ii) To bring out the skill/skills that are indispensable for attaining employment in Banking Institutions in order to find out the reasons why Business Education Graduates fail in pursuing their dream of banking as a career.
- (iii) To suggest measures to overcome Education –Employability miss-match and improve their employability in getting fruitful and meaningful employment in banking institutions.

Hypotheses

1. Business education graduates are better equipped than non-business education graduates in terms of their employability as far as banking sector is concerned.
2. Subjects studied by the business education graduates facilitate them in getting employment in banking institutions.

Research Methodology

The study is an empirical one using both secondary and primary data. The analysis of secondary data involved a comprehensive literature review of published and semi published sources, including, journals and magazines and reports of various committees.

The micro level empirical part of the research study was based on a case study confined to the Syndicate Bank Training Institute, Ernakulam, Kerala. The study is carried out with a structured questionnaire to the clerical staff and officers who were given training in batches at the institute.

Sample Size and Techniques

For the purpose of the study, the sample of 60 clerical staff and 90 officers appointed in between 2014 to 2018, appeared for the training in 2017 and 2018, are interviewed.

Tools for data analysis

Data Analysis is done through basic statistical methods. The relevant data are presented in appropriate tables in this paper. Some of the relevant and interesting data are presented in the form of tables and percentages.

Limitations of the study

This study is based on the data furnished by the trainees and the observations made during the survey. An element of personal bias may affect the data to some extent. With due awareness of these limitations, an attempt is made to analyse the **“Career Prospects of Business Education Graduates In Banking”- A Case Study Of Syndicate Bank Training Institute, Ernakulam, Kerala.**

Results and Discussions

Profile of the respondents

Out of 150 respondents, 8.67 per cent (13 respondents) belong to 22-24 age group, 31.33 per cent (47 respondents) come under 24-26 age group, the majority 35.33 per cent (53 respondents) fall under 26-28 age group and 24.67 per cent (37 respondents) are 28 and above 28 age group.

The above table shows that male respondents are 50.67 per cent (76 respondents) and female respondents are 49.33 per cent (74 respondents). The data reveals that male and female composition in the workforce is almost same.

It is seen in the above table that 85 respondents (56.33 per cent) are single and 65 respondents (56.33 per cent) are married. The percentage of single respondents is more because these respondents are newly appointed.

The above table shows the distribution based on the respondents' present position. 60 respondents (40 per cent) are clerical staff and 90 respondents (60 per cent) are officer cadre.

Result based on the study objectives

Table 1
Distribution of Respondents by their educational qualification

Educational Qualification	No. of Respondents	Percentage
B A + M A	03	02.00
B.Sc. + MSc	23	15.33
B.Com. + M. Com	17	11.33
BBA/BBM + M.B.A	02	01.33
B C A + M C A	07	04.68
BSW + M S W	00	00.00
LLB + L L M	00	00.00
BE + M. Tech.	90	60.00
Any other	08	05.33
Total	150	100.00

Source: Field Work

Table 1 (a)
Distribution of Respondents by their area of education

Educational Qualification	No. of Respondents	Percentage
Graduation in Business Education	19	12.67
Graduation in Non - Business Education	131	87.33
Total	150	100.00

Source: Field Work

The above tables both Table 1 and Table 1 (a) indicate educational qualification and area of education of the respondents. Business Education graduates account for 12.67 per cent (19 respondents) and Non-Business graduates account for 87.33 per cent (131 respondents). Out of 131 Non-Business graduates, BE graduates are 60 per cent, B.Sc. graduates are 15.33 per cent, BCA graduates are 4.68 per cent, B.A. graduates are 02 per cent and other graduates are 5.33 per cent.

Hypothesis 1

Business education graduates are better equipped than non-business education graduates in terms of their employability as far as banking sector is concerned.

The study reveals that the above hypothesis is rejected and concludes that jobs in banking sector are dominated by Non-Business graduates. Among the Non-Business graduates, engineering or technical graduates have taken the lion's share (i.e., 60 per cent).

Table 2

Distribution of Respondents by their No. of attempts made in the banking examination to get into this job

No. of attempts	No. of Respondents	Percentage
1	57	38.00
2	39	26.00
3	16	10.66
4	12	08.00
5	05	03.33
6	04	02.67
7	03	02.00
8	03	02.00
9	01	00.67
More than 9	10	06.67
Total	150	100.00

Source: Field Work

The above table reveals the number of attempts made in the banking recruitment examination by the respondents to get into the job. Fairly large number of respondents i.e., 57 respondents

(38 per cent) made only one attempt. 39 respondents (26 per cent) in two attempts, 12 respondents in three attempts (08per cent) cleared the examination. The remaining 26 respondents have attempted five or more than five times.

Table 3

Distribution of Respondents by the coaching taken up for banking examination

Coaching	No. of Respondents	Percentage
Yes	122	81.33
No	28	18.67
Total	150	100.00

Source: Field Work

Majority of the respondents i.e., 122 respondents (81.33 per cent) have gone for coaching classes to enable them to crack banking competitive examination. Only 28 respondents (18.67 per cent) qualified in the examination without any coaching. It means college education does not impart necessary skills to enable the students to face competitive examinations.

Table 4 (a)

Distributions of (Clerical post) Respondents by their opinion on the area of banking examination found easy

The clerical staff were asked to give their opinion on the area of banking exam found easy by assigning ranks starting from easiest to difficult i.e., 1, 2, 3 and so on. To study this, weighted average technique is applied to know the key/ prominent area by ranking system. The same is presented in the following table:

S. No.	opinion on the area of banking examination found easy	Ranks						Weighted sum	Average level of ease	Rank
		1	2	3	4	5	6			
1.	Numerical/Mathematical Aptitude	12	17	09	07	08	07	183	3.05	03
2.	Logical/Reasoning Ability	18	21	08	03	07	03	149	2.48	01
3.	English Language	09	03	12	11	08	17	237	3.95	04
4.	Clerical Aptitude	02	03	10	15	11	19	267	4.45	06

5.	GK/Current Affairs	03	09	10	10	17	11	242	4.03	05
6.	Computer knowledge	16	07	11	14	09	03	182	3.03	02

Source: Field Work

❖ Total number of respondents = 60

The study clearly indicates that among the areas of banking examination found easy, the top prominent area are Logical/ Reasoning Ability, Computer knowledge, Numerical/ Mathematical Aptitude, English Language, GK/Current Affairs and Clerical Aptitude.

Table 4 (b)

Distribution of (officer post) Respondents by their opinion on the area of banking examination found easy

The officers were asked to give their opinion on the areas of banking exam found easy by assigning ranks starting from easiest to difficult i.e., 1,2,3 and so on. To study this, weighted average technique was applied to know the key/ prominent area by ranking system. The same is presented in the following table:

S. No.	opinion on the area of banking examination found easy	Ranks					Weighted sum	Average level of ease	Rank
		1	2	3	4	5			
1.	Data Interpretation & Logical Reasoning	27	15	16	17	15	248	2.76	02
2.	General Awareness	08	27	17	18	20	285	3.17	03
3.	Verbal Reasoning	05	19	21	24	21	307	3.41	04
4.	English Language	08	11	19	23	29	324	3.60	05
5.	Computer knowledge	42	18	17	08	05	186	2.07	01

Source: Field Work

❖ Total number of respondents = 90

The study clearly indicates that among the areas of banking examination found easy by the officers, the top prominent areas are Computer knowledge, Data Interpretation & Logical Reasoning, General Awareness, Verbal Reasoning and English Language.

Table 5
Distribution of Respondents by their opinion on the subjects of study in graduation helped them in passing the examination

Opinion	No. of Respondents	Percentage
Helped	97	64.67
Not helped	53	35.33
Total	150	100.00

Source: Field Work

When respondents are asked about the opinion on whether subjects of study in their graduation helped them in passing the examination or not, 97 respondents agreed that their subjects of study helped them. Interestingly out of these, 83 respondents are from either engineering graduates or science graduates.

Hypothesis 2

Subjects studied by the business education graduates facilitate them in getting employment in banking institutions.

The study indicates that the above hypothesis is also rejected and concludes that subjects studied by the business education graduates do not facilitate them in getting employment in banking institutions. It is noted that, out of 53 respondents, all 19 business education respondents opined that their subjects studied in graduation has not helped them in getting jobs in banking sector.

Table 6
Distribution of Respondents by their opinion on the subjects helped in cracking the examination

Subjects	No. of Respondents	Percentage
Mathematics	53	35.33
Computer Science	54	36.00
Banking and Finance	14	09.33
English	12	08.00
Economics	02	01.33
Statistics & QT	03	02.00

Source: Field Work

When further analysis on subjects of study helped the respondents is made, the highest useful subjects turned out to be Computer Science and Mathematics with 36 per cent and 35.33 per cent respectively. Banking and Finance helped 9.33 per cent respondents, English helped 08 per cent respondents and Economics and Statistics & QT helped 01.33 per cent and 02.00 per cent respectively. It is clear that with mathematics and computer science knowledge engineering graduates get upper hand in the banking examination.

Table 7

Distribution of Respondents by their opinion on their subject of study in their graduation and present work

Opinion	No. of Respondents	Percentage
Related	33	22.00
Not related	117	78.00
Total	150	100.00

Source: Field Work

The above table reveals the relation between the subjects they studied in graduation and the present work. Majority of the respondents' opinion (78 percent) is the subjects they studied and the work they perform are not related. Whereas 33 respondents (22 per cent) opined that subjects they studied and the work they perform are related. All 19 business education graduates are included in 33 respondents. **From this we can conclude that the respondents having knowledge of banking and finance find difficult to crack the examination and those who crack the examination lack basics of banking and finance. Mismatch of education and respondents' area of work is evident here.**

Table 8**Distributions of Respondents by their opinion on the level of job satisfaction**

Level of job satisfaction	No. of Respondents	Percentage
Highly satisfied (1)	22	14.67
Satisfied (2)	103	68.67
Neither satisfied nor dissatisfied (3)	19	12.67
Dissatisfied (4)	05	03.33
Highly dissatisfied (5)	01	00.67
Total	150	100.00

Source: Field Work

The above table shows that the level of job satisfaction under 5 point Likert Scale. Majority 83.34 per cent of the respondents (125 respondents) are satisfied and highly satisfied. Only 4 per cent of the respondents are dissatisfied & highly dissatisfied. This indicates that the employment in banking is lucrative.

Table 9**Distribution of Respondents by their opinion on the skill requirement in the present job**

Skill requirement	No. of Respondents	Percentage
Communication skill	122	81.33
Problem solving skill	104	69.33
Customer Service	116	77.33
Numeracy skill	56	37.33
Team work	112	74.67
Organisation & Time Management skill	91	60.67
Leadership & Team Management Skill	81	54.00
Technical skill	58	38.67
Resilience(Ability to stay at high pressure environment)	86	57.33

Source: Field Work

The above table shows the respondents' opinion on the skill requirement in the present job. It is evident from the table that all the skills mentioned above are needed. The most needed skill is communication skill (81.33 per cent), followed by Customer Service (77.33 per cent), Team work (74.67 per cent), Problem solving skill (69.33 per cent), Organisation & Time Management skill (60.67 per cent), Resilience (57.33 per cent), Leadership & Team Management Skill (54 per cent), Technical skill (38.67 per cent), Numeracy skill (37.33 per cent). It is noted that Technical skill and Numeracy skill is more needed for clerical post and Leadership and Team management skill and Resilience are needed more for officer cadre. Communication skill, Problem solving skill, Customer Service, Team work and Organisation & Time Management skill are needed for both clerical staff and officers.

Findings of the study

1. Business Education graduates account for only 12.67 per cent (19 respondents) and Non-Business graduates account for 87.33 per cent (131 respondents). Non-business graduates dominate the banking institutions. In that 60 per cent are engineering and science graduates.
2. Majority of the respondents, (96 respondents, and 64 per cent) cracked the banking competitive exam within two attempts. Here also 92 respondents belong to non-business Business Education graduates.
3. Majority of the respondents (122 respondents, 83.33 per cent) have taken up coaching to enable them to face the examination successfully.
4. 97 respondents (64.67 per cent) agreed that their subjects of study helped them in passing the examination. Interestingly out of these, 83 respondents are either engineering graduates or science graduates.
5. The highest useful subjects turned out to be Computer Science and Mathematics with 36 per cent and 35.33 per cent respectively in cracking the examination. Banking and Finance helped 9.33 per cent respondents.
6. Majority of the respondents' opinion (78 per cent) is the subjects they studied and the works they perform are not related. Whereas 33 respondents (22 per cent) opined that subjects they studied and the work they perform are related. All 19 business education graduates are included in 33 respondents. **From this, we can conclude that the respondents having knowledge of banking and finance find difficult to crack the**

examination and those who crack the examination lack basics of banking and finance. Mismatch of education and respondents' area of work is evident here.

7. Majority 83.34 per cent of the respondents (125 respondents) are satisfied and highly satisfied regarding employment in banks. Jobs in banks prove rewarding in this study.
8. Majority of the respondents (129 respondents-86 per cent) wish to try for higher positions in the same banking field and 21 respondents (14 per cent) are not interested to try for higher position. The most important reason being job security (70.67 per cent) followed by Opportunity for promotion (57.33per cent), Good pay (50 per cent), Good working environment (32.67 per cent), and work –life balance (18.67 per cent) and no work pressure (3.33 per cent).
9. It is confirmed that business education graduates are more oriented towards banking field than Non-business education graduates as all business education graduates expressed their desire to continue in the same banking field whereas, 27 Non-business education graduates strongly expressed their desire to work in areas relating to subject of their study.
10. It is noted that Technical skill and Numeracy skill is more needed for clerical post and Leadership and Team management skill and Resilience are needed more for officer cadre. Communication skill, Problem solving skill, Customer Service, Team work and Organisation & Time Management skill are needed for both clerical staff and officers.

Conclusion & Recommendation

India has estimated unemployment at 18.6 million for 2018 in comparison to 18.3 million in the previous year. The greatest problem of India is unemployment. Former Governor, Raghuram Rajan said during a University of Chicago event that India's growth is not creating enough jobs." Besides unemployment, employability is the buzz word in the present employment market. This paper addresses the problem of education –employability mismatch in business education. The employment in banks once dominated by the business graduates who are well versed in banking and finance subjects, are now swept up by non-business education graduates. Hence, the challenge of higher education system is not just producing graduates but to make employable youth by correlating their **subjects of study** and their **future job options**. When business education graduates fail to get what is due to them it will create disappointment and disillusion leading to instability in the society and economy. On

the other hand, large scale exodus of Science and Engineering graduates who lack basics of finance and banking knowledge from their software engineering or core engineering fields to the banking field shows the failure of our education system. Chief Manager and the Principal of Syndicate bank Training Institute, Ernakulam, Mr Ashok, with his vast experience, says, “Career in banking is more significant than the skills possessed by the employees. Getting through in the examination is only a gateway to the banking institute. The present trainees are techno savvy with engineering background and good at computer operations and programming but they lack true understanding of banking in general and analytical skills with respect to finance, accounting and marketing in particular.” He further adds, “Special attention is to be paid for improving interpersonal skills, social skills and communication skills which are considered as an essence of strong banking.” Greater need to tailor Business education according to the need of industry is strongly recommended by imparting skills-communication skill, Customer Service, Team work, Problem solving skill, Organisation & Time Management skill, Resilience, Leadership & Team Management Skill, Technical skill and Numeracy skill. **Correlation of education and employment can transform lives of graduates and creates equitable society.**

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