The Development of Generic Skills among Malaysian Graduates: The IBBM Experience

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Abstract: The development of a more wholistic education for Malaysian youths has recently come into focus again with the launching of the 9th Malaysia Plan. Currently half way through Vision 2020, the Government has reviewed its efforts in achieving this Vision - *to be an industrialised nation by year 2020*. Through the years, this vision has had to be updated due to the increasingly globalised and competitive markets we face and the rapid developments in ICT. Thus, Malaysian graduates need to be equipped with both generic skills and technical know-how to ensure they are able to contribute effectively to achieving the mission. The experience of Institut Bank-Bank Malaysia (IBBM) – the professional and educational body for the financial services industry in Malaysia – in the fostering of generic skills, will be highlighted.

Keywords: Generic skills, Malaysian graduate, unemployment, new economy.

Introduction

The Malaysian graduate or the Malaysian youth is once again in the media spotlight. An estimated figure of 44000 young people graduate from our local universities annually [1] and as of 12 June 2006, Malaysia currently has 20,217 unemployed graduates listed on the Ministry of Human Resources, Job Clearing System (JCS)[2]. Today, it was reported that the number of unemployed graduated had reached the 60,000 mark. Probably when thinking in absolutes, the figure is not that alarming. However, when considering that these individuals are supposed to be the cream of the crop, it is a signal that something is not quite right

Also in the limelight, are questions as to the quality of the Malaysian graduate. Often, graduates have been described as not having the right skills, resulting in employers having to train and retrain them to ensure the right fit into their organisation [1]. We also find our graduates lacking soft skills such as communication and critical thinking skills, [4] both crucial skills which are undoubtedly of great value to employers. These shortcomings are even more worrying when we start thinking in the larger sense - the ability or inability of these graduates to contribute to the development of the larger community and the aspirations of the nation.

Globalisation, the New Economy and Vision 2020

As educators, we wonder why after 15 years of formal education, our graduates are considered "not up to par"? We find that these issues are in fact not unique to Malaysia. For the past two decades, academics, researchers and policy makers across the globe have been concerned about producing well educated young people who are employable and able to contribute towards the development of society [5]. To understand how and why academics and the industry are so concerned with this issue, we need to take a step back and view the problem in the larger context, that is, against a background of rapid development, increasing competition and liberalisation of the economy and the changing nature of work.

The world today is a complex place to live in. Rapid development of technology has changed our lives considerably in the way we work and play. Rapid technological developments have been instrumental in bringing about globalisation and the liberalisation of the economy. This in turn has brought about a change in the way we do business. Organisations are operating across nations. They have greater access to pools of human capital and they are competing on a global level, regardless of whether they themselves have gone global or not. Organisations are providing goods and services in

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[1] The author would like to thank and acknowledge research work and contributions by Hasmiza Zahid, a Knowledge Resources Executive at IBBM

record time, at lower cost due to automation of the production process and the availability of avenues of outsourcing to less developed nations [6]. Technological development i.e. EDI technology, would also, for instance cut down barriers in the organisation's relationship with their suppliers, resulting in increased competitive advantage to organisation [7]. This increased competitiveness means employers require more from their employees, more technical skills coupled with more intangible inputs like creativity, accountability and customer service skills.

Organisations have also responded to the rapid deployment of technology, especially advances in information-based systems. Modern organisations are said to be changing in terms of organizational design and structure thus promoting more knowledge-intensive work in organizations [8]. Many organisations now have semi-autonomous business units to enable greater flexibility to enable them to face the challenges of globalisation. They are less hierarchical, and have less managers giving employees greater empowerment. Employees are expected to take on more responsibility and therefore require more knowledge and a multitude of skills. There are cross-functional project teams, made up of people with various backgrounds and experiences working on various projects. There are also networks between organisations to enable faster knowledge growth that operate on a global scale to capitalise on global market opportunities [8].

We can see that the nature of work itself has changed [6,8]. The roots of the current employment system while formed throughout the 20th century [9], has its roots in the middle ages, in the form of wage labour. With the advent of the Industrial age, traditional forms of labour e.g. agricultural work and self-employment declined considerably with salaried labour becoming the main work form. The Industrial Age was typically characterised by work, which could largely be described as manual work [10]. However, the proliferation of writing based information systems in the 20th century and the need to manage a greater amount of information [11], has resulted in a decline in manual work. The cognitivisation of work has caused the composition of workers to change and the skills sets necessary to keep an organisation competitive, to also change. People can now work from anywhere, blurring the boundaries between home and work. People from various locations can work together, redefining the relations of time and space. Employees are also expected to always be on top of things thus promoting life long learning.

There are also implications to the goals of Malaysia as a nation. Malaysia aims to be a developed nation by the year 2020. In 1991, Tun Dr. Mahathir Mohamad stated in his working paper, The Way Forward [12]:

> "By the year 2020, Malaysia can be a united nation, with a confident Malaysian society, infused by strong moral and ethical values, living in a society that is democratic, liberal and tolerant, caring, economically just and equitable, progressive and prosperous, and in full possession of an economy that is competitive, dynamic, robust and resilient."

To achieve these goals under the challenges of a fiercely competitive knowledge-based economy against ever changing lifestyles and values is indeed a challenge.

So why are generic skills important?

It is against this backdrop of intense competition and change that graduates are venturing into the real world to participate in the economy and to contribute towards the development of the community at large. It has become increasingly obvious to academics and policy makers that graduates not only need advance technical knowledge but generic skills in order to contribute towards an increasingly competitive economic environment, to ensure they remain employable whilst contributing to the development of society [13]. Apart from technical know-how we find generic skills to be crucial in a graduate especially in the current climate. Jobs require great flexibility, initiative and the ability to multi-task. Roles are becoming increasingly service oriented resulting in making information and communication skills ever more important [14]. In such dynamic and rapidly changing markets, valuable employees are those which are innovative, able to make decisions, and the capacity to deal with non-routine processes [14]. Proficiency in such skills is now a requirement for the new age worker.

The proliferation of technological advancement in everyday life and in working lives has also got some people worried. There is real fear in losing jobs and people being treated as mere commodities, which can be replaced by a piece of machinery, if not another person. An extreme view would probably be that computers can replace human beings altogether and do all the jobs that we need doing. However, in actual fact, technology creates jobs even as it

renders others obsolete. Note however, the jobs created could be of a different nature. Employees may find routine manual and cognitive work being undertaken by computers and machines, while new skills become necessary to perfom a slightly different function [15,16]. For example, locating, organising and analysing information generated by these computers, dealing with new and different problems, communicating in a more complex world i.e. one where discussions are held with colleagues who are on the other side of the world, from different cultures and backgrounds and communicating even more complex information due to the vast information available to us now.

Defining generic skills

Generic skills refer to a set of qualities or attributes that are seen as being important and necessary to have to ensure successful participation of individuals in education, employment, family and community relationships. These qualities are distinguishable from domain knowledge and technical-know that is often considered more tangible and measurable. Generic skills could include, thinking skills, problem solving skills, intellectual curiosity, effective communication skills, teamwork skills and the capability to identify, access and manage knowledge and information [5]. While some the skills are more tangible, others may be seen more in the attitudes and personalities of the individuals. So, reference to generic skills could include skills, attitudes, values and dispositions. Obviously if this is the case, we may find that the development of generic skills may favour some skills over others. While practice and repeating some skills could result in positive outcomes, e.g. working in teams, dealing with customers; some others may require much more work as they have been engrained in culture and social circumstances faced by the individual e.g. promoting tolerance in an environment and culture which doesn't reflect or promote tolerance.

A lot of work has been done to identify what generic skills actually constitute and to incorporate acquiring and learning these skills into the education system. Researchers in Australia, the United Kingdom and the United States have been leading this initiative. While it is an important aspect of the discussion on generic skills, it is not our intention to join the debate on the definition of generic skills. For our purposes, we will go through the various definitions and methods in defining generic skills already suggested by various researchers and come up with an overall understanding of generic skills based on all their work.

Generic skills are known by different terms all over the world. In the United Kingdom, they are referred to as core, key or common skills. Researchers in Australia normally use the term generic skills or key competencies. Work in the United States on the other had often cited basic or necessary skills when referring to generic skills. However, when referring specifically to generic skills in the working environment, most researchers prefer to use the term employability skills [14].

Most research and work on generic skills took place in the last two decades. In Australia, an important report in establishing generic skills in Australia was done by the Mayer Committee in 1992. The Mayer committee consulted education sectors and the business community and developed a set of key competencies necessary for employment. The key competencies identified were [17]:

- Communicating ideas and information,
- Using mathematical ideas and techniques,
- Working with others in teams,
- Solving problems,
- Planning and organising activities,
- Collecting, analysing and organising information, and
- Using technology

The Mayer key competencies tended to focus more on workplace competencies and there was a need to include a wider set of competencies. In 2002, the Australian Chamber of Commerce and Industry, and the Business Council of Australia conducted a study of employers' views on generic skills. The study built on Mayer's key competencies and an Australian Industry group report in 1999 which brought attention to both hard and soft skills. A summary of the employability skills and personal attributes that are considered generic skills, is listed in Table 2 below [18].

Employability skills	Description
Communication skills	that contribute to productive and harmonious relations between employees and customers
Teamwork skills	that contribute to productive working relationships and outcomes
Problem-solving skills	that contribute to productive outcomes
Initiative and enterprise skills	that contribute to innovative outcomes
Planning and organising skills	that contribute to long-term and short-term strategic planning
Self-management skills	that contribute to employee satisfaction and growth
Learning skills	that contribute to ongoing improvement and expansion in employee and company operations and outcomes
Technology skills	that contribute to effective execution of tasks

Personal attributes	
Loyalty	Personal presentation
Commitment	Common sense
Honesty and integrity	Positive self-esteem
Enthusiasm	Sense of humour
Reliability	Ability to deal with pressure
Balanced attitude to work and home life	Adaptability
Motivation	

Table 1: ACCI/ BCA Study 2002: Employability Skills and Personal Attributes
Source: Australian Chamber of Commerce and Industry, & the Business Council of Australia, 2002

Developments in the UK are similar to that in Australia, where generic skills were often referred to as core skills, which were later revised to be termed key skills. After input from employers and addition of other skills they are now referred to as employability skills. The key skills are defined as being skills necessary to an individual's learning, career and personal development . A strong emphasis though is placed on employability skills, much like in Australia. The list is divided into a set of 3 basic skills and 3 wider key skills:

3 Basic Skills (National Key Skills Qualification)	3 Wider Key Skills
Communication	Working with others
Numeracy or the application of numbers	Improving own learning and performance
Use of information technology	Problem solving

Table 3: Generic Skills in the UK
Source: Adapted from NCVER 2003

This has since been developed even further by the UK Confederation of British Industry in 1998 [14]. It included to the list 3 attitudes to define employability skills:

- Adaptability
- Career Management
- Commitment to lifelong learning

A different approach is undertaken in the OECD DeSeCo project (The Definition and Selection of Competencies) [19]. The project aimed at establishing a theoretical and conceptual approach to generic skills through the involvement of academics and through consideration of various related areas of knowledge: philosophy, anthropology, economics, psychology and sociology. The project findings were that there are three broad competencies, which can be broken down into a more extensive list. The 3 competencies are [19]:

- Using tools interactively,
- Acting autonomously and
- Interact in heterogeneous groups.

The project also identified elements relating to competencies such as that key competencies are multi-functional, contextual and common across various fields and experiences in life. Key competencies were also described as being multi-dimensional meaning they are composed of 'know-how', analytical, cultural and communication skills and common sense [19].

The Malaysian Curriculum Development Centre in its Program Sekolah ke Kerjaya (School to Career Programme) has also identified generic skills as being necessary in view of future employment and career success [20]. Generic skills are described as being functional and adaptive skills, which would produce efficient and productive employees [20]. Skills identified as being necessary are based on the Mayer key competencies with cultural understanding skills added on. The Mayer Committee previously did not include cultural understanding as a skill [17]:

> "Both the principles and characteristics the Committee has used to construct the set of Key Competencies preclude the inclusion of values and attitudes."

While they agree in the importance of cultural understanding, it was not added on as a key competency largely due to the difficulty in measuring something which cannot be 'done'.

From the discussion above we can actually group the skills and attributes into 6 main heading as below [14]:

Main Headings	Skills
Basic skills	Literacy, Numeracy, using technology
People skills	Communication, teamwork, inter-personal skills, customer-service
Thinking skills	Collecting and organising information, problem-solving, analytical skills
Personal skills and attributes	Responsible, resourceful, flexible, self-esteem, loyalty
Business related skills	Innovation, enterprise
Community related skills	Civic or Citizenship knowledge

Table 4: Skill Groupings
Source: Adapted from NCVER 2003

Generic Skills Development Initiatives in Malaysia

From a review of literature, we can actually see that Malaysia has indeed begun on several initiatives at various levels. Most recently, the Higher Education Minister, Datuk Mustapa Mohamed noted complaints from employers that graduates of Malaysian universities were lacking in soft skills and that a soft skills module would be introduced in public universities in July 2007 [21]. Apart from that other individual universities have embarked on their own initiative for example University Teknologi Malaysia's (UTM) [22] and Kolej Universiti Kejuruteraan Utara Malaysia's [23] efforts in increasing skills amongst graduates especially communication skills. This is on top of the efforts by the Curriculum Development Centre as mentioned earlier. There is obviously a lot of room for improvement and probably, a more concerted and standardised effort is required to address incorporating all the skills we have discussed earlier. We would be deemed to have a successful education system when we are able to produce individuals who are able to contribute positively towards the development of both economy and the community as a whole which is an objective of Vision 2020.

It is however, not our intention, to discuss the details or present a critical analysis of the programmes embarked on by other institutions. However, we would like to share Institute Bank-Bank Malaysia's (IBBM) activities and experience in the development of generic skills amongst graduates and then suggest some areas in which future research and work would probably be beneficial to all involved.

Banking Industry Training Scheme for Unemployed Graduates (BITS)

IBBM currently conducts the Banking Industry Training Scheme for Unemployed Graduates (BITS). Following a Government directive, which was in response to the increasing number of unemployed undergraduates in the job market, the Association of Banks of Malaysia, Association of Finance Companies of Malaysia and the Malaysian Investment Banking Association (formerly the Association of Merchant Banks in Malaysia) and IBBM worked on a programme to cater for this purpose. The programme was developed by IBBM in consultation with the Association of Banks and financial institutions, which provided us with feedback as to the gap in knowledge and skills of graduates. On February 16, 2004 a total of 133 unemployed graduates, sponsored by 37 financial institutions, participated in the first intake. IBBM is has just recently completed the BITS programme for the 3rd intake of participants [24].

The main objective of the programme was to improve the marketability or employability of the participants through three main goals:

- Enhance participants' competencies to the level expected by employers
- Enable participants' to gain knowledge and exposure in banking and other financial service
- Improve participants' communication skills in English with a focus in English for Banking & Finance.

The programme designed by IBBM was a 5-month programme targeted at Accounting, Finance, Banking, Marketing, Information Technology or Law Degree or Diploma holders with little or no work experience. The main component in the programme is the English for Banking and Finance subject. Participants also attended talks and lectures on basic banking and finance areas like the Malaysian Financial System.

BITS participants were also given training in various areas to enhance their skills and capabilities. For example, they were trained in public speaking, thinking skills, time management and personal effectiveness, professional image and business etiquette and selling skills. The participants also took part in a SMART graduate workshop where there were exposed to the recruitment process and employer expectations, for example in areas like communication, preparing a resume and listening to employers' perspectives.

As to the content of the English for Banking & Finance component, student are exposed to effective communications in work related scenarios. This could be something as simple as making introductions or something more complex like dealing with customers, queries and requests, public relations and making business presentations.

The BITS programme is also designed to be interactive to encourage higher participation and involvement. The programme utilises a blended learning style, which includes professional and personal classroom learning, interactive computer-based learning, role-plays and field visits.

Learning Points

From the design process, development and implementation of the programme, there were ultimately 3 lessons we learnt in relation to the development of generic skills:

- **Graduates are lacking in both technical know-how and generic skills**
  This is an obvious statement, but one that is necessary to make as a focus on one area but not the other, would not solve the current problems we are facing.

- **Generic skills need to be cultivated in the environment that they are to be used**
  For generic skills to be learnt and practiced it is important that their application is incorporated into the environment they are to be used. Some knowledge, especially in relation to skill is not easily separable from the context [25, 26]. This will ensure that there is no gap between the skill itself and its application later on. Of course, we cannot ensure that we learn all possible applications of a skill. However, to the have experience and understanding a few applications of the skill would be useful

- **Generic skills are used in clusters and not in isolation**
  Generic skills are actually used in clusters and we have found that in the design of the course. For instance, participants, learning to handle queries would be tapping on their communication, thinking, locating and accessing information, problem solving and customer-service skills

Further developments

Though we see the BITS programme as being rather successful in increasing the employability of the participants, there are indeed some areas that would require further development.

- **Measuring generic skills**
  Currently, there is no obvious way to measure generic skills in individuals. Some do-able skills are already being assessed in countries like Australia, the United Kingdom and the United States; but other skills remain difficult to measure. This is also dependent on the environment in which it needs to be measured, for instance, can a prospective employer really measure an applicant's critical thinking skills during an interview? Measuring generic skills is both important in education and in employment.

- **Feedback from employers and participants**
  As to the BITS programme, we have received some feedback from the employers as to the quality of the participants. However, so far we have not had the opportunity to formally document findings of this nature i.e. how

many participants were employed after the course; how long after the course did they find employment, do the quality of the participants meet the expectation of employers, etc.

Conclusion

Through globalisation and the rapid deployment of new technology, the ways in which organisations are doing business and the nature of work are changing. Businesses are competing in a global arena regardless of whether or not they venture out of the country. Work is changing in both its structure and the skills needed of individuals to perform jobs required. Businesses need to respond faster as the technologies enable them to do so. We find ourselves working with nationals of countries across the globe, with different cultures and values. We find ourselves having to learn new skills and deal with a vast amount of information to perform our duties. Thus we find that generic skills on top of technical know-how are crucial to the ability of the individual to succeed in their working and personal lives and their ability to contribute towards the development of the economy and nation in general. IBBM has had first hand experience of trying to foster generic skills amongst Malaysian graduates and has learnt a few things about teaching and learning generic skills. The 3 most important lessons are that graduates are lacking in both technical know-how and generic skills, that generic skills need to be cultivated in the environment that they are to be used and finally generic skills are used in clusters and not in isolation. We have also identified some further work which should be undertaken, namely, methods of measuring generic skills in education and in employment and obtaining feedback and collecting data from employers and participants after such programmes like BITS and other skill enhancement schemes and initiatives to determine their effectiveness.

(3842 words)

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