



**ASSESSMENT OF STUDENTS' COMPETENCIES TOWARDS
EMPLOYMENT OPPORTUNITIES**

By

**Dr. Alex L. Señara, Dr. Alfredo B. Salugsugan, Joan T. Batahoy, MBA, Adel Marie G. Salvane, Shara
Mie T. Aroyo, et.al**

Abstract:

This study examines the assessment of students' competencies towards employment opportunities. Data was collected from the 4th year BSBA students of Tagoloan Community College using a descriptive research design and quantitative approach. The analysis reveals that the students at Tagoloan Community College (TCC) exhibit a strong level of competency across various skill areas, including analytical, financial, communication, and interpersonal skills. However, the data suggests there may be room for improvement in the program's ability to effectively develop the students' analytical reasoning and problem-solving abilities. Their relatively lower competency in understanding the role of taxes in financial management indicates a potential area for enhancement. Analytical, Financial, Communication, and Interpersonal skills all show strong positive correlations with employment prospects. Recommendations includes strengthening the college's curriculum and to further cultivate the students' abilities. Expanding financial skills to provide comprehensive coverage of personal and business finance. Training and workshops to help students enhance their skills. Provide opportunities for students to through experiential learning activities and simulations. Collaborating with local and regional businesses for continuous alignment of the college's educational offerings. Partnership with industry experts, undertake thorough review of the business administration curriculum and expand the college's career services and networking opportunities.

Keywords: Students' Competencies, Employment Opportunities, Analytical skills, Financial skills, Communication skills, Interpersonal skills.

Bago, Floren Angel May V., Reyes, Monica A., Aquino, Ferlyn Mae M., Calang, Cinderela L., Absin, Joy S.

Introduction

Assessment in education must, first and foremost, serve the purpose of supporting learning. It is fitting to start an assessment study by exploring the meaning and practices of assessment that serve this purpose most directly. Assessment for learning or constructive purposes is intended to assist learning while instruction and learning occur. It is practiced to close the gap between learners' status and intended learning goals (Heritage, 2012). It is widely documented that assessment for learning can play an essential role in assisting all students to achieve high standards in their academic performance. A paradigm shift is underway in the ever-evolving education landscape, moving beyond mere content absorption and rote learning. The focus is now on equipping students with the necessary competencies to thrive in a complex and dynamic world. This research delves into the crucial role of student competencies in unlocking their full potential and preparing them for academic and professional success. Well-defined competencies are benchmarks for graduation requirements in academic programs and training cycles, ensuring future professionals possess the necessary skills for their chosen field. This standardization across regions allows for a skilled and competitive workforce. However, in this study, competency is defined as a standard of behavior in the workplace (Yonghak, 2009). Competency is defined as a cluster of related knowledge, skills, abilities (KSA), and behavior patterns that affect a significant part of one's job (a role or responsibility), that

correlate with performance on the job, that can be measured against well-accepted standards, that can be improved via training and development, and that the incumbent needs to bring to a position in order to perform its tasks and functions with competence.

Competency development models identify required knowledge, skills, attitudes, capabilities, and job tasks within a defined occupation or organizational role. Student competencies encompass technical skills, knowledge, and essential soft skills like communication, collaboration, critical thinking, and problem-solving. Examine the importance of fostering these competencies in students of all ages and backgrounds, empowering them to become independent learners, effective communicators, and adaptable individuals. This study aims to uncover the factors contributing to student competencies' development.

Methodology

This chapter presents the research design, environment, instruments, respondents, sampling design, data gathering procedures, instrument reliability and validity, scoring deadlines, statistical treatment, and ethical considerations.

Research Design

The researchers used descriptive methods and quantitative design in this study. This study aims to describe and explain the relationship among variables without seeking to build a causal connection. This method is a simple way to determine the relationship between students' competencies and employment opportunities. The researchers used this method since this study is composed of different variables that are useful in determining the students' competencies among students.

Research Locale

This study was conducted in M.H del Pilar Street, Baluarte, at Tagoloan Community College, Misamis Oriental. The subjects of this study were students in the Bachelor of Science in Business Administration (BSBA) program at Tagoloan Community College. The researchers were focused on fourth-year students. The distance from Cagayan de Oro to Tagoloan is 26.8 kilometers. Tagoloan Community College, or TCC, was established by municipal ordinance No. 03, Series of 2003. It was created as an integral part of the collective social development thrust of the local government unit. The college upholds the premise that education is a success if and when people live a decent and prosperous life through adherence to standards of morality, employment in enterprises, and competent practice of entrepreneurial skills. This institution is deeply rooted in the community of Tagoloan, Misamis Oriental, and continues to provide quality education to its students.

Research Respondents

The study's respondents focused on the 100% population of the BSBA fourth-year students of Tagoloan Community College. There were approximately 369 fourth-year students, accounting for about 194 students who participated in the study.

Sampling Procedure

The researchers used stratified sampling and the Slovin's formula to get the sample size of the population. This sampling design helped the researchers divide the number of Fourth-year students in the College of Business Administration. The researchers got 100% for the 4th-year students.

Table 1: Distribution of Respondents of the Study

Section	Population	Sample	Percent
A	52	27	13.9%
B	53	28	14.4%
C	53	28	14.4%
D	53	28	14.4%
E	53	28	14.4%
F	52	27	13.9%
G	53	28	14.4%
Total	369	194	100%

Data Gathering Procedure

After identifying a validated questionnaire through previous studies and online resources, the researchers replicated it to produce enough copies for all respondents. Simultaneously, they prepared a letter of request addressed to the Dean of the College of Business Administration, seeking permission to conduct the study. This letter, signed by the researcher's advisor, was personally delivered to fourth-year Tagoloan Community College – College of Business Administration students. Upon delivering the letter and questionnaires, the researchers provided detailed explanations to assist respondents in completing the questionnaire. The respondents were asked to select or rate their answers in the close-ended questionnaire. The researchers then tabulated the results of the retrieved questionnaires and proceeded to analyze and interpret the data using the most appropriate statistical instrument's reliability, and the researchers' procedures.

Reliability and Validity of Instruments

To ensure the reliability and validity of the questionnaire, the researchers drew upon and modified questions from various previously validated scales. They meticulously reviewed the literature to select relevant questions and adapted them to align with the specific context of this study. Additionally, they conducted a content validity study involving the Dean of the College of Business Administration, a research instructor, and an advisor to thoroughly examine the questionnaire and ensure it adequately addressed all pertinent aspects of the construct under investigation. The feedback provided by these experts was incorporated into the questionnaire, leading to further refinement.

Scoring Procedure

Below are the scoring procedures that the researchers utilized to describe the study data.

<i>Scale</i>	<i>Mean</i>	<i>Description</i>	<i>Interpretation</i>
4	3.26 – 4.0	Strongly Agree	High Competent
3	2.51 – 3.25	Agree	Moderately Competent
2	1.76 – 2.50	Disagree	Less Competent
1	1.0 – 1.75	Strongly Disagree	Not Competent

Results and discussions

This chapter includes the presentation, analysis, and interpretation of the data gathered in the study. The presentation of data is based on the sequence of the problem presented. The first part answers the students' competencies of TCC in terms of analytical, financial, communication, and interpersonal skills. The second part answers the questions about the employment opportunities at TCC. Lastly, the third part examines the significant relationship between competencies and employment opportunities for business administration students at TCC.

Table 1.1

The Students' Competencies of Tagoloan Community College in terms of Analytical Skills

Mean	SD	Description	Interpretation
3.60	0.49	Strongly Agree	High Competent
3.56	0.55	Strongly Agree	High Competent
3.53	0.59	Strongly Agree	High Competent
3.49	0.55	Strongly Agree	High Competent
3.65	0.48	Strongly Agree	High Competent
3.51	0.51	Strongly Agree	High Competent
3.44	0.55	Strongly Agree	High Competent
3.51	0.55	Strongly Agree	High Competent
3.51	0.55	Strongly Agree	High Competent
3.51	0.51	Strongly Agree	High Competent
3.53	0.53	Strongly Agree	High Competent

Table 1.1 presents the students' competencies of TCC regarding analytical skills. The data revealed that the average mean of the students' competencies of TCC regarding analytical skills is 3.53, and the SD is 0.53 or "High Competent." This indicates that the students at Tagoloan Community College have a firm grasp of analytical reasoning, problem-solving, and critical thinking abilities. This suggests providing additional resources, such as workshops, seminars, or mentorship programs, to support students struggling with certain aspects of analytical thinking and problem-solving (Pang et al., 2019). Moreover, the highest item on students' competencies of TCC in terms of analytical skills is "Measuring analytical skills during a student's academic career can provide valuable insights into their potential for specific careers." with a mean of 3.65 and SD of 0.48 or "High Competent." This indicates that the students at Tagoloan Community College demonstrate a solid competency in understanding the importance of measuring analytical skills

throughout their academic journey. This suggests that the students keenly appreciate the value of regularly assessing and evaluating their analytical abilities, which can provide valuable insights into their potential career paths (Abelha et al., 2020). Furthermore, the lowest item is “The current curriculum in the business administration program adequately develops students' analytical skills,” with a mean of 3.44 and SD of 0.55 or “High Competent.” Thus, this item suggests that there may be room for improvement in the program's ability to effectively cultivate the analytical skills of business administration students (Akhmetshin et al., 2019).

Table 1.2

The Students’ Competencies of Tagoloan Community College in terms of Financial Skills

Mean	SD	Description	Interpretation
3.56	0.55	Strongly Agree	High Competent
3.53	0.55	Strongly Agree	High Competent
3.49	0.51	Strongly Agree	High Competent
3.58	0.54	Strongly Agree	High Competent
3.56	0.50	Strongly Agree	High Competent
3.48	0.55	Strongly Agree	High Competent
3.68	0.46	Strongly Agree	High Competent
3.51	0.55	Strongly Agree	High Competent
3.67	0.47	Strongly Agree	High Competent
3.53	0.50	Strongly Agree	High Competent
3.56	0.52	Strongly Agree	High Competent

Table 1.2 presents the students’ competencies of TCC in terms of financial skills. The data revealed that the average mean of the students’ competencies of TCC in terms of financial skills is 3.56, and the SD is 0.52, or “High Competent.” This indicates that, on average, the students are demonstrating a "High Competent" level in their financial skills. This suggests that the students at TCC have a firm grasp of various financial concepts, such as budgeting, financial analysis, investment strategies, and risk management (Sokhanvar et al., 2021). Moreover, the highest item on students’ competencies of TCC in terms of financial skills is “I believe that financial literacy should be taught in schools to prepare students for managing their finances as adults.” with a mean of 3.68 and SD of 0.46 or “High Competent.” This indicates that the students at Tagoloan Community College demonstrate a solid competency in their belief that financial literacy should be taught in schools to prepare students for managing their finances as adults. This suggests that encouraging the students to become financial literacy advocates and peer educators empowers them to share their knowledge and expertise with their fellow students and the broader community (Teng et al., 2019). Furthermore, the lowest item is “I think having a good understanding of taxes and how they work is important for financial success,” with a mean of 3.48 and SD of 0.55, or “High Competent.” Thus, this item suggests that there may be room for improvement in the student's appreciation of the role of taxation in personal and financial management (Bratianu et al., 2020).

Table 1.3

The Students' Competencies of Tagoloan Community College in terms of Communication Skills

Mean	SD	Description	Interpretation
3.68	0.52	Strongly Agree	High Competent
3.67	0.53	Strongly Agree	High Competent
3.53	0.55	Strongly Agree	High Competent
3.67	0.52	Strongly Agree	High Competent
3.60	0.54	Strongly Agree	High Competent
3.63	0.49	Strongly Agree	High Competent
3.58	0.54	Strongly Agree	High Competent
3.63	0.49	Strongly Agree	High Competent
3.56	0.59	Strongly Agree	High Competent
3.65	0.57	Strongly Agree	High Competent
3.62	0.53	Strongly Agree	High Competent

Table 1.3 presents the students' competencies of TCC in terms of communication skills. The data revealed that the average mean of the students' competencies of TCC in terms of communication skills is 3.62, and the SD is 0.53 or "High Competent." This indicates that the students at TCC have a strong grasp of various communication skills, such as practical written and verbal expression, active listening, presentation skills, and the ability to convey complex ideas clearly and concisely. This suggests collaboration with local businesses, industry associations, and communication experts to ensure that the college's communication skills curriculum remains relevant and aligned with the evolving needs of the job market (Kapareliotis et al., 2019). Moreover, the highest item on students' competencies of TCC in terms of communication skills is "Clear and concise communication avoids misunderstandings in the workplace." with a mean of 3.68 and SD of 0.52 or "High Competent." This indicates that the students at Tagoloan Community College demonstrate a solid competency in their understanding of the importance of clear and concise communication in the workplace to avoid misunderstandings. This suggests that it provides opportunities for the students to engage in mock presentations, negotiations, and team-based projects that require them to demonstrate their ability to communicate complex ideas clearly and concisely (Apriana et al., 2019). Furthermore, the lowest item is "Giving and receiving constructive feedback requires strong communication skills," with a mean of 3.53 and SD of 0.55, or "High Competent." Thus, this item suggests that workshops or coaching sessions help the students develop self-awareness, emotional regulation, and the ability to handle feedback with a growth mindset (Jena, 2020).

Table 1.4

The Students' Competencies of Tagoloan Community College in terms of Interpersonal Skills

Mean	SD	Description	Interpretation
3.53	0.55	Strongly Agree	High Competent
3.63	0.58	Strongly Agree	High Competent
3.67	0.47	Strongly Agree	High Competent
3.58	0.54	Strongly Agree	High Competent
3.51	0.51	Strongly Agree	High Competent
3.49	0.59	Strongly Agree	High Competent
3.60	0.49	Strongly Agree	High Competent
3.60	0.54	Strongly Agree	High Competent
3.58	0.50	Strongly Agree	High Competent
3.58	0.54	Strongly Agree	High Competent
3.58	0.53	Strongly Agree	High Competent

Table 1.4 presents the students' competencies of TCC in terms of interpersonal skills. The data revealed that the average mean of the students' competencies of TCC in terms of interpersonal skills is 3.58, and the SD is 0.53 or "High Competent." This indicates that The Students at TCC possess solid interpersonal abilities, such as effective communication, empathy, teamwork, conflict resolution, and building positive relationships. Therefore, it is suggested that opportunities be provided for the students to apply their interpersonal skills in diverse settings, such as group projects, role-playing exercises, and community engagement activities. This can further enhance their adaptability and confidence in various social and professional contexts (Baird & Parayitam, 2019). Moreover, the highest item on students' competencies of TCC in terms of interpersonal skills is "A clear objective is essential for a successful interpersonal interaction." with a mean of 3.67 and SD of 0.57 or "High Competent." This indicates that the students at Tagoloan Community College demonstrate a solid competency in their understanding of the importance of having a clear objective for successful interpersonal interactions. This suggests incorporating more role-playing exercises and case studies into the curriculum that require the students to identify and articulate clear objectives for various interpersonal scenarios, such as negotiating, conflict resolution, or professional networking (Zulfigar et al., 2019). Furthermore, the lowest item is "Developing strong interpersonal skills often involves influencing others' behavior," with a mean of 3.49 and SD of 0.59 or "High Competent." Thus, this item suggests that there may be room for improvement in the student's appreciation of the ability to influence and guide the behavior of others as a critical component of practical interpersonal skills (Nguyen et al., 2020).

2. What are the employment opportunities of TCC?

Table 2.1

Mean	SD	Description	Interpretation
3.65	0.48	Strongly Agree	High Competent
3.63	0.49	Strongly Agree	High Competent
3.60	0.49	Strongly Agree	High Competent
3.47	0.50	Strongly Agree	High Competent
3.65	0.61	Strongly Agree	High Competent
3.51	0.51	Strongly Agree	High Competent
3.53	0.50	Strongly Agree	High Competent
3.65	0.53	Strongly Agree	High Competent
3.58	0.50	Strongly Agree	High Competent
3.68	0.46	Strongly Agree	High Competent
3.58	0.54	Strongly Agree	High Competent
3.65	0.48	Strongly Agree	High Competent
3.60	0.49	Strongly Agree	High Competent
3.58	0.54	Strongly Agree	High Competent
3.67	0.47	Strongly Agree	High Competent
3.65	0.48	Strongly Agree	High Competent
3.63	0.54	Strongly Agree	High Competent
3.51	0.51	Strongly Agree	High Competent
3.53	0.55	Strongly Agree	High Competent
3.56	0.50	Strongly Agree	High Competent
3.60	0.51	Strongly Agree	High Competent

Table 2.1 presents the employment opportunities of Tagoloan Community College. The data revealed that the average mean of the employment opportunities of TCC is 3.60, and the SD is 0.51, or “High Competent.” This indicates that the college’s educational programs and support services have effectively equipped the students with the necessary skills, knowledge, and opportunities to transition into the workforce. This suggests continuously monitoring and analyzing the employment trends, industry needs, and skills gaps in the local and regional job market to ensure that the college’s educational offerings remain relevant and responsive (Parashakti et al., 2020).

Moreover, the highest item on employment opportunities of TCC is “There should be greater collaboration between colleges and employers to ensure graduates possess relevant skills.” with a mean of 3.68 and SD of 0.46 or “High Competent.” This indicates that the students at Tagoloan Community College demonstrate a solid competency in their belief that there should be greater collaboration between colleges and employers to ensure that graduates possess the skills relevant to the job market. This suggests actively engaging with local and regional employers to establish formalized partnerships, advisory boards, and feedback mechanisms that align the college’s educational offerings with industry needs (Fajaryati et al., 2020). Furthermore, the lowest item is “The current curriculum equips students with the necessary practical skills for real-world work scenarios.” It has a mean of 3.47 and an SD of 0.50 or “High Competent.” Thus, this item suggests conducting a comprehensive review of the curriculum in collaboration with industry partners and advisory boards to identify gaps or areas where the practical application of knowledge and skills can be strengthened (Anjum, 2020).

Table 3.1

Test of a Significant Relationship between Competencies towards Employment Opportunities of Business Administration Students

	Employment Opportunities		
	R-Value	P-Value	Decision on Ho
Analytical Skills	.564**	.000	Rejected
Financial Skills	.632**	.000	Rejected
Communication Skills	.719**	.000	Rejected
Interpersonal Skills	.632**	.000	Rejected
Significant if P-value <0.05			
Legend: Ho is rejected if Significant			
Ho is accepted if Not Significant			

Is there a significant relationship between competencies and employment opportunities of Business Administration students?

Table 3.1 depicts the relationship between competencies and employment opportunities among Business Administration students at TCC. The table displays the correlation coefficient (R-value), p-values, and decisions regarding the null hypothesis (Ho). Each competency—Analytical Skills, Financial Skills, Communication Skills, and Interpersonal Skills—shows a strong positive correlation with employment opportunities, as indicated by the high R-values (.564 to .719) and low p-values (all <0.05). The decision to reject the null hypothesis (Ho) for each competency suggests a significant relationship between these competencies and employment opportunities. This implies that students with stronger analytical, financial, communication, and interpersonal skills are likelier to have better employment prospects (Morley & Jamil, 2020). The significance level of 0.05 is used to determine the rejection or acceptance of the null hypothesis, with all p-values being well below this threshold, further supporting the rejection of the null hypothesis.

Conclusion and Recommendation

Based on the findings and conclusion of the study, the following recommendations are drawn: Enhance Curriculum that Focus on Practical Skills and at the same time conduct a comprehensive curriculum review in collaboration with the industry partners and advisory board. In this process, it can easily identify areas where the program can be strengthened to ensure graduates possess the most relevant and practical skills that can be offer to the job market. In this process, it can promote student development skills that will enhance both practical and interpersonal abilities hence, it is highly suggested that the curriculum will be carefully reviewed with the help of the experts that will lead to the determination of the gap. In addition, incorporating a more role-playing exercises, case studies, and workshops focused on self-awareness, emotional regulation, and constructive feedback will equip students to not only apply their knowledge practically but also navigate real-world interpersonal interactions effectively. To bridge the gap between academic programs and industry needs, it should foster stronger relationships with local and regional employers is key. This can be achieved by establishing formalized partnerships and advisory boards, which provide valuable insights into industry expectations. Moreover, the implementation of feedback mechanisms will allows employers to directly assess the effectiveness of the college's programs in equipping graduates with the necessary practical skills for success in the workforce. It is also important to conduct a longitudinal study to track the development of analytical, financial, communication, and interpersonal skills throughout a student's academic journey. This will provide valuable insights into the effectiveness of current curriculum and identify areas where interventions or support programs might be beneficial.

REFERENCES

1. Abelha, M., Fernandez, S., Mesquita, D., Seabra, F., & Oliveira, A. (2020). Graduate Employability and Competence Development in Higher Education—A Systematic Literature Review Using PRISMA. *MPDI*.
2. Akhmetshin, E., Mueller, J., Yumashev, A., Kozachek, A., Prikhodko, A., & Safonova, E. (2019). Acquisition of entrepreneurial skills and competences: curriculum development and. *Journal of Entrepreneurship Education*.
3. Alpaydm Y. & Kültür K. (2022) Improving the Transition from Higher Education to Employment: A Review of Current Policies
4. Alves, M., Morais, C. & ChavesM. (2017) [HTML] Employability of higher education graduates in Portugal: trends and challenges in the beginning of the 21st century
5. Anjum, S. (2020). Impact of internship programs on professional and personal development of business students: a case study from Pakistan. *Springer Link*.
6. Apriana, D., Kristiawan, M., & Wardiah, D. (2019). Headmaster's Competency in Preparing Vocational School Students for Entrepreneurship. *INTERNATIONAL JOURNAL OF SCIENTIFIC & TECHNOLOGY RESEARCH*.
7. Baird, A., & Parayitam, S. (2019). Employers' ratings of importance of skills and competencies college graduates need to get hired: Evidence from the New England region of USA. *Emerald Insight*.
8. Bratianu, C., Hadad, S., & Bejinaru, R. (2020). Paradigm Shift in Business Education: A Competence-Based Approach. *MDPI*.
9. Brüggem, E., Lusardi, A., & Weller, P. A. (2017). Financial literacy and financial well-being: Evidence from the 2015 National Financial Capability Study. *Social Science Research*, 69, 14-28.
10. Burrus, J., Mattern, K., Naemi, B. D. & Roberts R. D. (2017). Building Better Students: Preparation for the Workforce
11. De Silva, D. (2015). Management education and employability skills: businesses' looking for more than a quality major in graduates: Can academia get with it? Yes*! .*Sri Lankan Journal of Human Resource Management*.5 (1).
12. Fajaryati, N., Muhammad, B., & Wiranto, A. (2020). The Employability Skills Needed To Face the Demands of Work in the Future: Systematic Literature Reviews.
13. Jena, R. (2020). Measuring the impact of business management Student's attitude towards entrepreneurship education on entrepreneurial intention: A case study. *Computers in Human Behavior*.
14. Kapareliotis, I., Voutsina, K., & Patsiotis, A. (2019). Internship and employability prospects: assessing student's work readiness. *Emerald Insight*.
15. Kapur R. (2021). Employment Opportunities: Indispensable in sustaining one's Living Conditions in an Effective Manner
16. Khan, S., Zhu, H., & Guo, Y. (2017). Financial literacy and financial behavior: A comprehensive review. *International Journal of Business and Economics*, 16(4), 203-220.
17. Lim, Y.-M., Lee, T.H., Yap, C.S. and Ling, C.C. (2016). Employability skills, personal qualities.
18. Lusardi, A., & Oggero, M. (2017). Millennials and financial literacy: Challenges and opportunities in the digital age. *The Review of Financial Studies*, 30(, 3263-3295.
19. Morley, D., & Jamil, G. (2020). Introduction: Real World Learning—Recalibrating the Higher Education Response towards Application to Lifelong Learning and Diverse Career Paths. *Springer Link*.
20. Nguyen, P., Yandi, A., & Mahaputra, R. (2020). Factors that influence employee performance: motivation, leadership, environment, culture organization, work achievement, competence and compensation (a study of human resource management literature studies). *Home dynasty international journal of digital business management*.

21. Nilkolova, L., Terzieva, S., & Angelova, J. (2016). A model for training in analytical chemistry on the basis of technical and personal skills and employment competences. *Science, Engineering & Education*, 1(1).
22. Nusrat, M., & Sultana, N. (2019). Soft skills for sustainable employment of business graduates of Bangladesh. *Higher Education, Skills and Work-Based Learning*, 9(3), 264-278.
23. Nusrat, M., & Sultana, N. (2019). Soft skills for sustainable employment of business graduates of Bangladesh. *Higher Education, Skills and Work-Based Learning*, 9(3), 264-278.
24. Pang, E., Wong, M., & Coombes, J. (2019). Competencies for fresh graduates' success at work: Perspectives of employers. *Sage Journals*.
25. Parashakti, R., Fahlevi, M., Ekhsan, M., & Hadinata, A. (2020). The Influence of Work Environment and Competence on Motivation and Its Impact on Employee Performance in Health Sector. *Advances in Economics, Business and Management Research*.
26. Priyadharsini, R. (2017). Importance of financial literacy in individual's life. *International Journal of Research in Commerce, Economics & Management*, 7(, 45-50.
27. Rahman, M. M. (2019). 21st Century Skill "Problem Solving": Defining the Concept. *Asian Journal of Interdisciplinary Research*, 2(1), 64-74.
28. Rowe, A., & Zegwaard, K. (2017). Developing graduate employability skills and attributes: Curriculum enhancement through work-integrated learning, *Asia-Pacific Journal of Cooperative Education, Special Issue*. 18(2), 87-99.
29. Sartika, S., (2018) Teaching Models to Increase Students' Analytical Thinking Skills
- Sato, K., Nakamuro, M., & Ōwan, H. (2019). The effect of interpersonal skills on worker 31. Performance. *RIETI*.
30. Schultz, C. M. (2020). Line managers' perceptions of organizational performance, analytical skills, future workspace and employment relations: A demographic analysis. *Journal For New Generation Sciences*, 18(1), 56-71.
31. Sokhanvar, Z., Salehi, K., & Sokhanvar, F. (2021). Advantages of authentic assessment for improving the learning experience and employability skills of higher education students: A systematic literature review. *Studies in Educational Evaluation*.
32. Teng, W., Ma, C., Pahlevansharif, S., & Turner, J. (2019). Graduate readiness for the employment market of the 4th industrial revolution: The development of soft employability skills. *Emerald Insight*.
33. Van Dalen, H., & Henkens, K. (2020). Financial literacy and financial behavior over the life course: A dynamic analysis. *Journal of Economic Psychology*, 79, 102321.
34. Warrick C., Daniels B. & Scott C. (2015) Accounting students' perceptions on employment opportunities
35. Zulfigar, S., Sarwar, B., & Khan, M. (2019). An Analysis of Influence of Business Simulation Games on Business School Students' Attitude and Intention toward Entrepreneurial Activities. *Journal of Educational Computing R*