

ASSESSMENT OF EMPLOYERS' SATISFACTION TOWARDS BUSINESS GRADUATES IN PRIVATE AND COMMERCIAL BANK OF ETHIOPIA: THE CASE OF JIGJIGA CITY

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ABSTRACT

Quality education is the baseline for every country economy, social and political growth and sustainable development. It is a public truth for all of us the civilization of Western and others Asian countries do not happen without their efforts concerning quality education generating from different universities. Quality education is questionable in Ethiopia particularly with the last two decades. It leads the occurrence of mismatch between employability skills and employers satisfaction with respect to the knowledge and understanding they possess. Therefore, the basic aim of this study was to indicate the level of managers' satisfaction towards business graduates of Jigjiga University in private and commercial bank of Ethiopia. Quantitative researcher design was used. After data were collected correctional, the results were described and analyzed based on mean and frequency value.

Data were obtained from managers and supervisors of each bank. As census was used, the entire 14 managers or supervisors were included in the survey. It was concluded that managers in both banking sectors named private and commercial bank shown moderate satisfaction towards their business graduates of Jigjiga University. In other words the level of managers satisfaction was average or on the scale of somewhat satisfied. Finally, the researcher recommended that employees should have more commitment towards their banks, respect the working time and create friendliness in the organization for a better achievements.

KEYWORDS

Private, Employer, Bank, Commercial etc.

INTRODUCTION

Background of Study

People can be an asset or liability. To make them as a bigger capital one has to invest on them desperately. Investing in people is critical and essential for economic and social development of any country. Hence, the education has to play different role in economy especially; higher education institutions provide an important value in supporting the country's economic objectives as well as in spreading and applying new knowledge and developing a qualified indigenous labor force Duoc and Mertzger (2006). The purpose of higher educations are producing and enabling students with different knowledge and skills that could fill the requirements of the organizations as well as the societies. The demand and supply for human capital should be compatible in terms of quantity and quality. Various organizations demand for workforce would not be satisfied if especially the qualities of graduates are not match with what the job describes. This is also evident in our country Ethiopia especially after the establishment of various colleges and universities in different regions that are producing graduates in different disciplines to meet actually the shortage of labor in all professions. In this manner, the focus is training or teaching a large number of students until the required volume of graduates to feed up the available vacancies and jobs by compromising the quality aspects. Quality cannot be compromised with quantity. Graduates should encompass basic knowledge to be able to competent and effective in the labor markets. Banks as financial and business industries needs graduates of business who knows the practical aspects of the institutions. Without universities that produce employees who are working with others and integrated themselves to the changing situations is considered as finding money in side empty pocket. The

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quantity of business graduates will not matter to either for private banks and government banks. However, the quality issue is the first thing that every business organizations considered as the competitive advantage to survive. Therefore, the aim of this study is assessing employers' satisfaction towards business graduate of Jigjiga University in Private and Commercial bank of Ethiopia Somali Regional State, specifically Jigjiga branches.

Statement of the Problem

Gradually the attitude and practice about is changed granted quality education is the foundation for growth and development. The stiff competition is emerged among graduates to be selected by employers of various institutions. Companies are incorporating issues of employees' performance in their policy, strategy, guidelines principles either in corporate level or in some other working activities. This is not exceptional in Jigjiga university business graduates who are most of the time hired in different financial sectors such as insurances, share companies, Plc. and banks are the primary hosts for these employees. There is a certain gap between the level of understanding or knowledge and the expectation of employers with regard to graduates in different field of study particularly in business and economics. To fill that gap Jigjig University is working delight to support the smooth operation of financial institutions like bank. That implies the more they produce quality business graduates the perception and expectation of employers become positive and fruitful. To identify and fill the gap that organizations are complained the researcher assesses employers' satisfaction towards business graduate of Jigjiga University in private and Commercial Bank of Ethiopia in Somali Regional State, Jigjiga City.

Research Questions

Based on the problem statement clarified above the following research question was designed.

What is the level of employers' satisfaction to business graduates?

Objective of the Study

The general objective of the study is to assess employers' satisfaction of business graduate of Jigjiga University in private and government banks in Somali Regional State.

Specifically the researcher need:

To find out the level of satisfaction of managers towards business graduates.

Significance of the Study

Meanwhile Jigjig University is the primary beneficiary after the study is conducted and be able it to reshuffle curriculums of business graduates. From the results of the study, Jigjiga University will easily identify its weakness and it paves the way for improvement. Both sector of the bank are the other advantageous from this research in indicating what must be done to secure best employees through their needs. Final ministries of education can easily obtain inputs to update its education policy and create a link between business sectors owned by different individuals and the universities. Not least, the research work will help to others to use as a reference material.

Scope of the Study

The study was established to point out level of satisfaction of managers towards business graduates after identifying whether they are satisfied or not. Actually, in my article, I indicated that employers of the aforementioned banks are satisfied. Due to financial constraints, it was delimited only in Jigjiga City administration, Fafen Zone of Somali Reginal State. Here the researcher did not include other human resource aspects like organizational commitment, job stress, job design, and employee turnover other than employers' satisfaction on their business graduates.

REVIEW OF RELATED LITERATURE

Employability Aspects

Acquiring graduated employees with necessary skill, understanding and technical expertise is compulsory for most organizations that will trigger them for better performance, achievement and success Nilsson and Ellström (2012). For that, matter graduates who have proper knowledge and ability can possess easily superior confidence that help to them convince their employers in every direction in a particular job and provide a subsequent positive impact to organizational performance. The implication is graduates do not have a guaranty other than their skills, knowledge and insight to compete and win in the labor markets. To obtain these skillful labor universities such as Jigjiga should provide necessary facilities, technologies, and practical application tradition of education.

Moreover, there is a direct relationship between employees' qualification and employability that will simplify the workload for managers, employers and owners of business organization. This is because the qualifications or the learned abilities of graduates can have a considerable effect on the capability to effectively perform in a given job Aamodt et al., (2010). Even though many policy makers and practitioners are currently placing greater attention on the association between employees' development and the role of higher education, rather the focus that many organizations still place on employability skills tends to be on selection rather than training Little (2011).

Consequently, as significant strategic and financial costs can result from inappropriate hiring decisions, individual HRD programs should be designed by organizations to strategically develop employability skills to better meet future job demands Nilsson (2010). One thing both universities and business organizations should aware is that they have to create open system to interact each other in order to build the vital employability skills of new graduates that entails more than finding a job, it comprises the development of individual techniques, attributes, and/or experiences Harvey (2005). Furthermore, the disagreement between the supply of overall employability skills and the equivalent demand for relevant skills is a fundamental issue as universities continue to create more graduates than can be absorbed by the job market Baciu and Lazar (2011).

Because of the variety of definitions allied with employability skills and other related terms, abundant investigators and organizations (both public and private) have tried to provide various frameworks to explain this terminology in a comprehensive manner McQuaid and Lindsay (2005) and Hillage and Pollard (1998). For example, the definition of employability offered by Hillage and Pollard Hillage and Pollard (1998) is part of a practical framework that defines employability and its associated skills in somewhat simplistic terms. Therefore, employability is the factor that determines individual is potential to capacitate themselves to fill the opened vacancies that could create an appropriate match between the theories what they grasp in the class and the pragmatic attribute in the real situation.

Factors Affecting Employability Skills

Obviously, it is possible to utilize numerous techniques that influence how graduates efficiently or effectively apply employability skills in coaching, role-playing, and training and employee development. McQuaid and Lindsay (2005) state that for different types of employability skills, definite types of demand may exist which can alter throughout time, space, and even among employers.

Further, attitudes of employability skills may change when it is inspected in different perspectives such as potential employees, employers, higher institutions and society in general. Thus, any assessment of employability skills must include a broad approach that accounts for individual factors (such as the various qualities that make an individual's employable); personal settings (such as socioeconomic and other contextual factors that are related to an individual's household and/or social circumstances); and external factors (the conditions that influence employability such as the level of demand in the job market and the available support from employment related public services and the curricula designed for students in different universities). Finally, these individual factors, personal circumstances, and external factors are closely related and conserve a two-way interaction with one another McQuaid and Lindsay (2005).

Because of the substantial increase of Ethiopian students entering higher education over the past two decades, universities had to find ways to sufficiently prepare students so that they could effectively enter a broader range of careers. Therefore, the rising number of university students and the demand for relevant studies of the job market appears to be closely related Aamodt et al (2010). This is actually a collaborative linkage between government sectors such as banks and universities. Recently there is new structure in every Ethiopian universities called as industry linkage in directorate level. Tremendous effort is expected in this office to satisfy both party's viz. employers and graduate students. In response to changing individual choices and varying organizational aspects, career and employment arrangements have fundamentally altered and will continue to change in the future Clarke (2009). However, in spite of these changes, some individuals maintain an old-style career mindset by merely maintaining their present skills rather than arranging for changing circumstances via skill development and ongoing career self-assessment. Therefore, at the individual level, the focus of managing one's own career must be on developing behaviors and attitudes that supports employability. Furthermore, at the organizational level, opportunities such as job rotations, and networking could be provided to enhance employee perceptions of the skills they will need to remain employable. Although constructing important employability skills may now a days be considered an individual responsibility, by helping to develop employees meet the challenges of the future, organizations may have much to gain by understanding the skills that make individuals employable Clarke (2009).

RESEARCH METHODOLOGY

Research Methodology and Design

The study was quantitative and crosses-sectional survey that used to collect vital information with regard to employers satisfaction of business graduates of banks that are available in Jigjiga City Administration. The researcher used a descriptive survey type of research design in order to assess the of satisfaction of managers with respect to business graduates of the University.

Population and Sampling Procedures

In every bank with different branches managers, cash supervisors, section heads who have subordinate under their hierarchy, and other responsible individuals for their employees are included in the population. The researcher proposed to take at most two top-level employers including mangers of the banks to get appropriate responses. However, due to workloads observed by the researcher in some banks the sampled inclined only towards managers of each bank. Actually, there were occasions that the researcher distributed questionnaire for supervisors or immediate alliances when mangers are out of station for different purposes. Due to this fact, the researcher had 14 managers for each bank to fill the questionnaire. Because the numbers of banks available in Jigjiga are thirteen, one Commercial Bank of Ethiopia with 7 branches and the reset 12 are privet banks few with one more branches. Among the seventh Commercial Banks of Ethiopia, the researcher has taken 4 of them using their established year and only those who have Jigjiga University business graduates. Concerning the private banks, the main branches and other newly established branches such as Awash International Bank new branch was included in the survey. Therefore, the researcher implemented census survey as all banks with their branches were considered even though three private banks viz. United, Bunna, Oromiya cooperative banks were excluded from the study as a matter of facts they don't have JJU business graduates.

Data Sources and Analysis Techniques

Data was gathered from both primary and secondary sources. Primary data were collected by the use of a Likert Scale questionnaire from individual mangers and others who are in supervisory positions. Concerning secondary data materials were collected from relevant source such as, articles, publication, journals, and documents that have direct and indirect relationship with the study.

After the required data are collected the researcher employed statistical tools. Among this Mean, Standard Deviation, Min., and Max., were used to show the difference between private banks and government banks managers' satisfaction of business graduate. Moreover, percentage, frequencies, tables were used to strengthen the results and discussions.

ANALYSIS AND DISCUSSION

Analysis, Discussion and Interpretation

This part contains analysis and discussion of responses obtained from participants of the study viz managers. More specifically, it highlighted the demographic features of the respondents and described the results in accordance with the data collected about employers' satisfaction towards their graduates who are working with them in different positions.

Respondent's Profile

The number of male respondents from the sampled banks were 13 (92.9) and female respondents were 01 (7.1%). Age range was between <26 to 48 years. Majority of the respondents' age lied on the range of 27 to 37 years followed by 38 to 48 years old. The average age is 32.0 years.

Table-1: Demographic Information

S. No.	Indicators	Category	Frequency	Percentage
1	Gender	Male	13	92.9
		Female	1	7.1
2	Age	<26 years	2	14.3
		27 to 37 years	7	50
		38 to 48 years	5	35.7
3	Employees Field of Study	Accounting	14	0.56
		Management	8	0.32
		Economics	3	0.12
4	Number of JJU Graduate Employees	0 to 3	6	42.9
		4 to 7	6	42.9
		8 to 11	1	7.1
		12 to 15	1	7.1

Sources: Authors Compilation

The other point was about employees' field of study working in each bank. Most of the employees specialization was accounting 14(0.56), the next biggest number of employees were from management that takes 8 (0.32) and the least number of employees was recorded from economics field of study 3 (0.12). Briefly, one can understand from this statistics that in Ethiopia the banking sector gives much more interest and attention for accounting specialization to hire employees in different universities unlike that of other business departments. However, recently almost all banks open vacancies equally for all business related field of studies rather year of serves could differentiate applicants.

Finally, the researcher asked managers to indicate the number of Jigjiga University graduates currently working in each banks. Therefore, 0 to 3 and 4 to 7 number of Jigjiga University graduates is the first and second larger ranges that each has a percentage of 42.9. The smallest numbers of the university graduates are found in the range between 8 to 11 and 12 to 15 with a percentage of 7.1 each.

Reliability

Table-2: Reliability Test

N of Items	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items
82	.959	.960
4 main variables	.845	.775

Sources: Authors Compilation

Reliable measures do not vary-they yield consistent results (Ruane, 2005). This implies reliability indicates goodness of the measures.

Tracing this fact to know the internal consistency of the measures, the researcher calculated the Cronbach alpha of the whole items and based on their variables. According to Chan (2003) the ranges of the reliability less or equals to 35 is considered as weak, 36 to 67 is moderate and > 68, is strong. Therefore, using these scales the present study reliability test is clearly provided in table 2. As shown in the table the Cronbach alpha of the measures when the researcher calculated based on the four variables was (0.84) that indicate strong internal consistency of measures. Whereas when the whole items were simultaneously calculated without any variable categorization, the Cronbach alpha became (0.95) that show a very good improvement in the internal consistency value. In general the present study reliability of internal consistency was strong that indicates the homogeneity of the items in the measure that tap the construct. From this, the researcher concluded that the scale constructed was then considered reliable enough to be applied as a measuring tool.

Descriptive Analysis

In order to measure the satisfaction level of employers about their employees specifically Jigjiga University graduates a five point Likert scale is used that have the range between “extremely satisfied” and “not at all satisfied”. Similarly, for evaluation of items and variables importance for bank employers’ similar scale was applied. The discussion of variables and items were made based on the responses of managers of private and commercial bank of Ethiopia. . Hence, this study has been assessed how well the business graduates of a Jigjiga university in Jigjiga city are show their performance, skills and competence through measuring the level of satisfaction of bank employers towards recruiting business graduates. In addition, specifically it indicated the level of mangers satisfaction towards business graduates.

Table-3: Mean, Min and Max Value of Variables

Measurements	N=14 Variables	Minimum	Maximum	Mean	Std. Deviation
		Statistic	Statistic	Statistic	Statistic
Importance of Items by Managers	Knowledge and Understanding	1.10	3.40	2.0929	.69555
	General Qualities	1.00	3.55	1.9805	.74981
	General Skills	1.00	3.79	2.2602	.85053
Managers Satisfaction on each item	Knowledge and Understanding	1.90	3.40	2.6286	.48584
	General Qualities	1.45	3.64	2.6234	.55682
	General Skills	2.00	3.43	2.7194	.42161
	Attributes of Graduates	1.83	3.00	2.3750	.31138
	Valid N (Leastwise)				

Sources: Authors Compilation

Mangers’ overall Viewpoint for Major Variables Importance and Satisfaction

Table-3 indicated the minimum, maximum; mean and standard deviation of variable on the bases of employer’s outlook on the importance of items as well as variables and the sores demonstrated the employer’s satisfaction value for each variable. The mean value of almost all the variables viz importance of knowledge and understanding (2.09), std. 0.69, satisfaction of employers on knowledge and understanding (2.623), std. 0.48, satisfaction of employers on general qualities (2.62), std. 0.55, importance of general skills (2.620), std. 0.85, satisfaction of managers on general skills (2.71), std. 0.42 and attributes of JJU graduate employees (2.35), std. 0.31 are equivalent and related. This implied that variables are very important and managers are satisfied too. However, the variable general qualities have the lowest mean value (1.98), std. (0.74) amongst others.

The highest mean value is scored by satisfaction of employers on employees general skills (2.71) followed by satisfaction of employers on employees knowledge and understanding. The findings revealed that the managers were satisfied with the business graduates of Jigjiga University employees’ knowledge, understanding and general skill

who are working in different private and Commercial Banks of Ethiopia. Opposite to this, the findings fascinatingly showed that the employers were least satisfied with the business graduates of general qualities. Moreover, the mean value recognized that employers believed that all the items with their constructs are important to measure their business graduates of Jigjiga University employees' knowledge and understanding, general qualities and general skills.

The highest Min. value is obtained from employers' satisfaction of their employees' general skill (2.00). In addition, the lowest Min. value is scored by general qualities and general skills (1.00) respectively. Whereas the highest and lowest Max. Value is scored by general skills (3.79) and attributes of graduates (3.00) respectively.

The specific objective of the study was to find out the satisfaction level of bank managers towards Jigjiga University business graduates. Based on the mean value of the analysis the level of managers satisfaction was average or on the scale of somewhat satisfied. It can therefore be considered that the managers in the sample were of the opinion that there is scope for improvement in some measures even if negative mean value did not scored in the analysis of this study.

For most of the measures, not all, a positive trend can be observed between the importance given to each items and the level of satisfaction with the items, i.e. the greater the importance given to a measure, the higher the level of employer satisfaction with that measure. One best example is the measures of general quality that has direct relationship between managers' satisfaction and importance of items. Given that it is a matter of subjective assessment, employers tend to hire according to the knowledge, qualifies and skills they consider to be most important; it is therefore logical for the level of satisfaction to be close to that of importance, as an employer will choose those graduates who better possess their selection standards (the AQU Catalunya Employers Survey, 2014).

CONCLUSION AND RECOMMENDATION

Conclusion

The findings revealed that the employers were satisfied with the business graduates of Jigjiga university employees' knowledge, understanding and general skill who are working in different private and Commercial Banks of Ethiopia. Opposite to this, the findings fascinatingly showed that the employers were least satisfied with the business graduates general qualities. Moreover, the mean value recognized that employers believed that all the items with their constructs are important to measure their business graduates of Jigjiga university employees' knowledge and understanding, general qualities and general skills. It is concluded that graduates allocate time to achieve goals, have a good understanding of job-related information, possess knowledge of people and other cultures, and possess the specific technical knowledge required for the job. Conversely it is important to understand that business graduates of JJU who are working in different banks available at Jigjiga city administration lack the attributes of feeling of belonging to the bank, respect working time required by the employers and working with other by following the bank culture as well as creating friendliness environment that make them more sociable to the existing situation. These are the attributes that every employee has to develop or adapt without forgetting other vital factors mentioned earlier just like spices that enable us to cook testy food.

Recommendation

Jigjig University should give attention for various attributes commitment, punctuality, team working cultures and friendliness environment that make graduates more cordial to the existing situation. Emphasis should be given also on practical training of graduates such as simulation of banking functions, graduates need to cope up with new technologies in relation to bank systems or application software's and financial institutions to be their apparent ship places to get more pragmatic knowledge. Moreover, the curriculum needs certain revision in these facets. The bank managers should create feeling of belongingness on the minds of their employees to be more committed enough in their day-to-day activities. As time is, the most precious resource in every organization there should be serious education and measurement regarding the value of money and bring down the punctuality problem. It is also recommended that graduates should develop good attitude to attract others as well as follow terms and conditions stated by the banks. Finally, communication and customer handling are the valuable areas of banks that higher



education and business sectors should take care of as they worth more than money especially to survive with the competition and keep clients' longer period.

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