
Analysing the Relevant Competency Traits for IBF Graduates Towards Improved Employability

Najibah Khairiyah Shahabudin, Amal Hayati Ishak

Academy of Contemporary Islamic Studies, Mara of Technology University,
Malaysia

Email: najibahkhairiyah@gmail.com, amalhayati@uitm.edu.my

Geran Insentif Penyelidikan (GIP), UITM

Abstract

The concept of competency is crucial since it enables us to establish a systematic hiring procedure in order to evaluate applicants (Barbosa, I, Freire, C, & Santos, M. P., 2017, Ali, N. A. M., & Kasim, N., 2019). But it still has an issue whereby there is too many research on traits for Islamic finance graduates' employability. Thus, the purpose of this paper is to analyse the right set of competencies as a scale to be used in Islamic financial institutions (IFIs). Using a qualitative method of library research, this paper found the right set of competencies for the graduates' employability are interpersonal skills, knowledge abilities, Islamic values, self-management, time management, cognitive-analytical, cognitive-technical, enthusiasm, and language. Thus, this paper promotes the idea of a set of competencies for IBF graduates that meet the job vacancy demand of Islamic financial institutions.

Keywords: traits, competencies, Islamic Banking and Finance (IBF) graduates, evaluation

Introduction

Competency evaluation is a crucial aspect that must be highlighted when hiring the best talent for the organisation and the appropriate role (Bodner, S.L., 2012). In order to achieve the company's vision and purpose, it is a great decision for employers to evaluate future employees' skills using a set of competencies. It can operate as a scale for assessing the traits, attitudes, skills, and knowledge to distinguish between different talents.

Besides, top job interviews today seek behavioural interview questions that concentrate on the abilities needed to succeed in the field. They focus on the key competencies that the company is looking for and then think about how interviewees may demonstrate their competence in these areas. In order to assess a candidate's strengths in important competency areas, interviewers frequently ask questions about their past character and experience. Past experience is the best

predictor of future behavior, which means that an employee's past performance can show how successful they will be in the future (Kessler, 2006).

However, there are so many traits that Islamic Banking and Finance (IBF) graduates could follow to be appointed as employees in Islamic Financial Institutions (IFIs). It is due to various research findings on traits. Each of them mentions that their findings are needed for employability in IFIs. Such as Abd Manan, S.K., et al. (2018), Aminudin, N., et al. (2017), stated that graduates in the field of Islamic finance who have sufficient shariah knowledge are in great demand by the relevant banking institutions. On the other hand, Aminudin, N., et al. (2017) reveal the importance of Islamic values to IBF graduates.

According to Mat Zain, M.T., et al. (2020), graduates who have a basic knowledge of *usul fiqh* and *fiqh muamalat* are needed by Bank Negara Malaysia (BNM) to work as Shariah employees. According to research by Ali, H., et al. (2018), IBF students must be aware of growth in IFIs. By doing so, it emphasises how crucial it is for IBF students to learn about fintech. In today's competitive financial industry, fintech offers a wide range of banking opportunities.

Due to the various sets of competencies provided by a lot of research, this study will take the initiative to analyse the right set of competencies that can be applied at IFIs. This study will remove and combine any overlapping traits to produce the best competencies for IBF graduates. In order to provide the research analysis, this study will come up with the following five sections: The first section provides definitions of competencies from a variety of scholars. The second section provides various research findings on competencies. The third section discusses theories that are suitable to apply to the IBF competencies. The fourth section will provide a frequency analysis of competencies on IBF graduates. The fifth section illustrates the domain of traits by removing and combining almost similar traits. The last section is the conclusion and recommendations.

Definition on Competencies

Barbosa, I., et al. (2017) defined competency as a measurement of ability, personality traits, and underlying capabilities. It can be used as a key concept for well-managed organizations, such as in recruitment, selection, training, performance assessment, reward systems, promotion, and staff planning. The concept is the best idea for preparing graduates for employment and as professional employers in the future. Boyatzis, R. E. (2008) competency is a capability related to action that can occur when it is initiated with the intention of achieving a goal. The concept was similar to Hager, P., et al. (1996), who stated that there is a strong connection between abilities and task performance in competency. On the other hand, the performance cannot just be observed without systematic assessment.

More specifically, the Human Resources Professional Association (2014) stated that competency-based performance entails more than "knowing" and "understanding" while performing duties." According to the Human Resources Professional Association (HRPA), competency qualities such as having knowledge, skills, and capabilities that are followed by performance would affect the characters. In other words, to gain effective capability, the character does not function alone without having other competencies. McClelland, D.C. (1973) stated that competency cannot be tested only on academic certifications and intelligence; it has to include a comprehensive concept, namely the concept of competency.

McClelland, D.C. (1973) defines competence as "a set of human attributes that distinguishes high-and low-performing people within a given job or company. McClelland used his iceberg model to examine competency in individuals. At a higher level, behavioural factors such as self-image and goals take place over skills and knowledge. These intangible factors have a significant impact on an individual's long-term performance.

Competencies for Employability

Before reviewing the skills of IBF graduates, researcher will reveal the variety of traits that were derived from different fields for employability. Erlane, K. (2018) found that employers need an element of teamwork as an essential part of accounting graduates to increase their employability in the market. Sarker, M. A. R. et al. (2021) added that teamwork is not enough to comply with IFIs employability. Graduate students must equip themselves with critical thinking and communication skills as well. Siahaan, E. (2021) stated that in pandemic COVID-19, graduate students must have creativity, self-efficacy, and social skills to meet banking industry requirements. On the other hand, the results of the simultaneous test (F-test) show that all of the skills have a big impact on how well Bank Muamalat Cabang Balai Kota employees do their jobs.

According to Abbasi, F.K., et al. (2018), there is a huge gap in employer expectations of graduates' skills. His analysis found that the significant skills gaps are listening, communication, problem solving, analytical, leadership, interpersonal, numeracy, critical thinking, and self-management. Similar to a study by Nadarajah, J. (2021), he also stated that there is an employability skills mismatch between the graduates and the competencies needed in the job market. Graduates have equipped themselves with most of the generic employability skills, such as ICT skills, teamwork, leadership skills, and good time management. However, they lack the essential skills of communication, problem-solving, and analytical skills that have been expected by employers. Oraison, H., et al. (2019) study on demand and supply between university and industry players. The results showed unalignment between graduate attributes and employability criteria because employers look for graduates who possess practical competencies and 21st century skills such as problem solving and communication. Unfortunately, there was little

cultural understanding and attitudes towards inclusion and diversity, both a core graduate attribute and an aspect of professional accreditation in graduate attributes. Thus, this study recommended a review of graduate attributes and professional accreditation criteria to better prepare graduate students for the workforce.

Du Preez, Van der Merwe, L.J., & Swart, S.B. (2019) mention that although opinions on the importance of various employable skills differed widely, all respondents agreed that 11 abilities were vital and should be emphasised in the workplace. Employers ranked communication, problem-solving, and time management skills as having the highest priority. There were noticeable differences in skills between the groups when it came to the students' level of skill in several areas, while the majority of students thought they were extraordinarily capable. However, the perceptions of their lecturers and employers on this are different.

Alrifai, A. A., & Raju, V. (2019), revealed that a set of skills is needed to enhance the employability of graduates. The skills must also be categorised into a specific industry, as the skills proposed are primarily focused on the interior design sector. The following sets of skills are needed: communication skills, design skills, problem solving skills, teamwork skills, personal attributes, project management skills, computer skills, and pre-graduate work experiences. Compared to the study by Khan, N., et al. (2021), there is a difference in the essential set of employability skills needed by graduates. The study stated that a set of digital skills is necessary after the fourth industrial revolution. The development has transformed the job profile and required the right set of competency skills. Serrano, A.C. (2019) suggests a good combination of reading skills, math skills, communication skills, decision making skills, work ethics, computer application skills, and personality for business graduates' employability skills. But the most important skills would be reading skills, communication skills, computer applications, and personality when it comes to the banking industry.

Al-Shehab et al. (2020) stated that employers emphasise cooperation, risk management, and decision-making abilities in business graduates for employability in the retail Islamic banks of Bahrain. A paper study by Kassa, E.T. (2022), revealed that self-efficacy affects business graduates' level of competency in statistically significant methods. The self-efficacy of business graduates, on the other hand, was statistically significantly impacted by English language proficiency. In conclusion, a business graduate's ability to find a job hasn't been affected much by how well they speak English. However, self-efficacy and level of competency have had an indirect effect.

However, a study conducted by Zakari, N.A., et al. (2022). found that graduate traits like communication skills, problem-solving prowess, teamwork, and leadership capabilities significantly affect their marketability and employability. The method was focused on an early evaluation of graduate employability in order to educate graduates with the necessary knowledge

and skills. All of those traits are also major influences on marketing and employability. Venugopal, K., and Kumar, V.S. (2022), have studied a different analysis from the various research. Their analysis has shown a strong correlation between employability skills and adaptability skills toward employability. The partial mediation has an impact on adaptability skills in the connection between graduate employability skills and employability. According to the findings, graduates who want to find work should have more adaptability skills, which are control, curiosity, concern, and confidence, than employability skills.

Theories for IBF Competencies Graduates

Boyatzis, R.E. (1982), believes that in order for competency to accurately reflect effective work performance, it must be combined with another element, which is a combination of motive, trait, skill, social role, and body of knowledge. Additionally, every person has a certain set of abilities that must be combined in order to perform at a certain level. However, the most challenging part of accomplishing a good performance task is determining the necessary competencies (Parry, 1996)

There are a number of traits for each competency component. It can express multiple different characteristics while reflecting one. However, the individual is unlikely to be aware of these features. Characteristics can only be shown when a person performs an act (specific behavior). For instance, certain traits can only fulfil a demand or a particular job's qualifications. If he were given a different position or organisation, he wouldn't be able to rely on the specialised attributes and would use a support characteristic instead.

Spencer L. & Spencer S. (1993) divided competencies into threshold and differentiating competencies, whereby knowledge and skills are components of a threshold competency, while personality is a part of differentiated competencies. It is sufficient to have a minimal level of proficiency in carrying out tasks to qualify as a threshold competency. Threshold competencies' characteristics are observable and quantifiable, making it simple to train for and improve them. While differentiating competencies is more difficult to measure, it is challenging to evaluate and develop. To the contrary, this classification develops high performance for the organisation because the traits separate superb from average performers. For instance, training, counselling, and earning useful experience are not always effective ways to boost self-confidence.

According to Spencer L. & Spencer S. (1993), when hiring new employees, many organisations choose to focus on threshold abilities. They will spend more money if they offer a skills and knowledge course. However, Spencer and Spencer argued and suggested that organisations should select people with differentiated competences as opposed to threshold competencies because knowledge and skills competencies can be learned while performing a given job.

One alternate theory of competency presents Muslim professional competency. In Yusuf al-Qaradawi. (1983) writings, he stated that all other creatures and "insanity" were created by Allah.

He also has control over nature and these creatures. "Insan" must acknowledge the singularity of Allah Almighty and absolutely bow to God's will. Muslims are required by their Islamic faith to hold that there is only one God, or Allah, regardless of the situation. As a result, all Muslims have access to a religion that is based on complete submission to and obedience to Allah, such as rukun Islam. It is consistent with the Arabic meaning of "Islam," which is surrender to Allah.

A comprehensive concept of Islamic professionalism is presented by four of the criteria, which are kafaah (ability), himmah al'amal (enthusiasm), awful bi al-Uqud (keeping the promise), and amanah. The characteristics are described as Islamic professionalism requirements that are compatible with employability competency measurement (Kamri, N.A., & Ghozali, M., 2015).

Competencies on IBF Graduated

Table 1: Frequency analysis of competency dimensions in Malaysia and globally.

Author (Year)	Communication	Time Management	Analytical	Decision Making	Language	Interpersonal	Integrity	Knowledge	Problem Solving	Teamwork	Accountability	Enthusiasm	Willingness to learn	Auditing	Fulfill duty of Allah	Computer literacy skills	Numeracy	Intellectual ability	Work Independently	Character/ Personality	Leadership
Ali, N.A.M., & et al, (2016)								√	√			√		√							√
Ahmad, N.W. (2017)	√	√	√	√	√	√			√		√										
Aminudin, N. (2017)							√	√					√		√						
Ali, H & et. al (2018)								√													√
Abd Manan, S.K., & et al. (2018a)	√					√	√	√	√	√	√	√									
Abd Manan, S.K., & et al. (2018b)								√													
Ali, N.A. M., & et al. (2019)	√					√	√	√			√	√	√		√						
Ali, N. A. M., & et al. (2020)								√		√		√	√	√							√

This is an analysis of IBF competencies from various research sources. Poon, J., et al. (2020) did a survey in Bahrain and Malaysia and found that cognitive skills such as thinking, remembering, and paying attention are really needed for Islamic finance graduate backgrounds. But these skills are not required from a Fiqh Usul background. The reason for this statement is that producing a new product requires creative and innovative talent. Yet, Fiqh Usul's background is less integrated with 'product development. They are experts in the department of Syariah. According to Hamzah, M.F., et al. (2021), the study based on theories by McClelland and Spencer &

Spencer on technical and behavioural competency has had a significant impact on the performance improvement of IFIs in Malaysia.

Ab. Manan, S.K., et al. (2018) Aminudin, N., et al. (2017) point out that capacity knowledge of shariah is highly needed by respective industries for Islamic finance graduates. But Aminudin, N., et al. (2017) also emphasise that values of Islam should exist among the IBF graduates. Mat Zain, M. T., et al. (2020) revealed that Bank Negara Malaysia (BNM) required basic knowledge of usul fiqh and fiqh muamalat from graduates to be Shariah employees.

Similarly with the earlier article, Ahmad, N. W., et al. (2017) also highlighted that fresh graduates should have a set of skills such as communication, analytical thinking, time management, problem solving, and decision-making skills, as well as English language competency, to get a job. Besides that, the graduates should be ready with updated professional qualifications as value added in order to compete with other graduates. Compared to research by Siti Khadijah, Amri, M. S. Y., Aris, N. M., & Anas, N. (2018), their survey found that knowledge is most crucial for getting hired in industry. But, other competency requirements such as Shariah knowledge, analytical skill, and interpersonal skill are also needed to meet the talent requirements in IFIs.

In the Shariah Audit (SAR) job profile, Ali, N. A. M., et al. (2020) highlighted that IFIs prefer to hire their existing internal auditors rather than graduates students or experienced SAR from other IFIs. But, the talent must have essential knowledge in Shari'ah, Islamic banking, Fiqh Muamalat, and ultimately auditing knowledge. Talent must also accommodate themselves with personal skills such as enthusiasm and willingness to learn in order to get the job. The basic skill for talent is skill auditing. But that was the least interesting skill among graduate students (Ali, N. A. M., et al., 2016).

Ali, N. A. M., & Kasim, N. (2019), added that a superb SAR not only possessed knowledge, skills, and a positive attitude but also fulfilled their duty and obligation towards Allah. Hamzah, M. F., et al. (2021) agreed that having a self-religion is one of the most important elements for developing behavioural competency. His research found that religiosity has a significant influence on the relationship between competency and job motivation in IFIs employees' performance.

Compare to study Ab. Aziz, M. R. (2020) highlighted that the banking industry is moving forward into application of fintech. He worried that Islamic Finance students were not prepared with Fintech knowledge. Nawai, N. (2021) discovered skills and attributes such as teamwork, leadership, communication, critical thinking, working independently, intellectual capacity, and problem-solving skills are needed to meet employability expectations in IFIs. However, technical skills such as software proficiency, data analysis, project management, and common operating systems are also included for Islamic business administration graduates to get hired in IFIs.

Shah Khan, M.M., et al. (2020) stated that conceptual clearance, education, and exposure experience in IBF, knowledge skills, and employability skills have a positive impact on company performance in the Islamic Banking and Finance (IBF) industry of Pakistan. In his viewpoint, the conceptual clearance is regarding the degree of understanding of IBF products and instruments, the comparative banking system, Shariah rules and regulations, and Islamic trading and business. In terms of employability skills, it means being able to learn on your own, search for information, come up with ideas all the time, be a leader, and handle the operational shariah activities.

Ali, H., et al. (2018) discover that IBF students need to be aware of innovative and emerging IFIs. This shows that IBF students should get proper knowledge of fintech. The existing analysis of IBF graduate students competencies for employability helps researcher to address competencies that have been measured by various instruments. The initial outcome of competencies that were found in the literature review were 21 attributes, which are communication, time management, analytical, decision making, language, interpersonal, integrity, knowledge, problem solving, teamwork, accountability, enthusiasm, willingness to learn, auditing, fulfill duty of Allah, computer literacy, numeracy, intellectual ability, work independently, personality, and leadership.

The competencies come from 15 literature reviews from 2016 to 2021. Due to many type attributes that were found from the literature review, the frequencies would not be the final competencies that were needed by Islamic finance graduates for employability. Later, these competencies will be reduced and categorised into small clusters of competencies.

Table 2: Cluster competency

Domain	Definition	Cluster Competency	References
Interpersonal Skills	Interpersonal skills are characters that are used for interacting and involving other people, often on a one-to-one basis. (McConnell CR, 2004)	Mutual trust Respect Treat others fairly, Empathy for others' needs and concerns Manage interpersonal conflict effectively Preserving professional relationship Able to listen and give constructive feedback Able to motivate and inspire others Judgement Teamwork Communication Decision Making Leadership	Ab Manan, S.K., & <i>et.al</i> (2018) Ahmad, N.W., (2017) Ali,N.A.M,& et al. (2020) Hamzah, M. F. & et al. (2021a) Shah Khan, M. M & et al. (2020) Nawai, N. (2021)
Knowledge abalities	Knowledge is all human thoughts, ideas, concepts, and understanding. The theories and principles of economics are the knowledge that must be learned by an economist. An autonomous person should also be capable of analysing	Theoretical comprehension on shariah (the Islamic laws/ Islamic contract)-basic shariah knowledge for SAR Theoretical implementation in the industry.	Ab Manan, S.K., & et al. (2018) Ali,N.A.M (2018) Aminudin, N. (2017) Ali,N.A.M,& et al (2020) Shah Khan, M. M & et al.

	<p>social problems associated with his area of competence. Accounting graduates must possess understanding of financial statement analysis, financial accounting, financial reporting requirements, as well as the fundamental accounting principles and ideas (Keraf, 2001)</p> <p>The knowledge that one has specifically on Islamic finance principles and products would be considered Islamic financial knowledge. (Azmi and Chong, 2014).</p>	<p>Muamalat Accountancy- audit Conventional Banking Auditing Fact through education or experience Understand of a subject Computer literacy skills</p>	<p>(2020) Ali, H & et. al (2018) Ab.Aziz, M. R. (2020) Hamzah. M. F., & et al. (2021a) Hamzah. M. F., & et al. (2021b)</p>
Islamic Value	<p>A human action or way of thinking that adheres to Islamic principles (Abd. Aziz, 2011:42; INTAN, 1991)</p>	<p>Integrity Fulfill duty of Allah Managing operational activities as per shariah Ihsan Religiosity Honest</p>	<p>Aminudin, N. (2017) Shah Khan, M. M & et al. (2020) Hamzah. M. F., & et al. (2021a) Hamzah. M. F., & et al. (2021b)</p>
Time Management	<p>Strategies aimed at increasing intellectual productivity Britton, B.K.</p>	<p>Able to plan, coordinate and manage any project</p>	<p>Ahmad, N.W., (2017)</p>

	and Tesser, A, 1991)	Effectively	
Self management	Work independently is a personal trait and as a method of self-management (Firuza Adalat Rzayeva, 2020)	Able to work independently Degree of self learning	Ahmad, N.W., (2017) Shah Khan, M. M & et al. (2020) Norhaziah Nawai (2021)
Cognitive Analytical	Cognitive analysis is used to describe how companies use analytics and cognitive computing technology to assist people in making better decisions or produce results. (Cognitive analytics. Three-minute guide, 2014),	Mathematic and statistics Deductive and analytical thinking Critical thinking Generating new ideas Numeracy skills and analysis numerical information Practical skills Data analysis Problem solving	Poon, P., & et al. (2020) Ali,N.A.M,& et al (2020) Shah Khan, M. M & et al. (2020) Nawai, N. (2021) Hamzah. M. F., & et al. (2021b)
Cognitive-technical	Cognitive technical systems (CTS) are information processing devices incorporated in physical systems with artificial sensors and actuators that act in the real environment.	Computer or software programming Technical skill Project management Common operating system Intellectual	Poon, J & et.al (2020) Ahmad, N.W., (2017) Ali,N.A.M,& et al (2016) Ali,N.A.M,& et al (2020) Nawai, N. (2021) Hamzah. M. F., & et al. (2021b)
Enthusiasm	The enthusiasm is the spirit of work that	Committed	Ali, N.A.M. (2016)

	<p>has complex traits including the attitudes, sentiments, and perceptions of the organisation and its members. Discipline, self-assurance, and a willingness to work hard are typical traits of a positive spirit (A. N. F. Lantara, 2019)</p>	<p>Willingness to learn more knowledge Interested in job area High work commitment Dedicated Passion Strong vision Gathering productive information Job motivation</p>	<p>Aminudin, N. (2017) Ali,N.A.M,& et al (2020) Shah Khan, M. M & et al. (2020) Hamzah. M. F., & et al. (2021a) Hamzah. M. F., & et al. (2021b)</p>
Language	<p>The definition of language emphasises on oral proficiency (Kramsch.C, 1986)</p>	-	<p>Nawai, N. (2021)</p>

The result showed a cluster of the following competencies that has been reduced from the frequency analysis of competencies. Through the frequency analysis, some of the competencies have been put together to make the final set of competencies. Therefore, the set of competencies for Islamic finance graduates would be fifteen competencies, which are interpersonal skills, knowledge abilities, communication, Islamic values, time management, working independently, cognitive analytical, cognitive technical, enthusiasm, leadership, language, intellectual ability, decision making and personality.

The six attributes that have similar definitions are auditing, integrity, fulfil duty of Allah, analytical, problem solving, and willingness to learn. Therefore, all of these attributes were divided into existing clusters and new clusters. There are three new clusters of competencies that have been created to get an organised set of competencies. The new clusters are Islamic values, cognitive analytical, and cognitive technical. So, any attributes with almost the same meaning were also put into the new clusters.

After analysing, teamwork, communication, and decision making involve or require individuals to interact within them. Thus, these skills were transferred to under-domain interpersonal skills. While the definition of leadership is the interaction of two or more group members, leaders are change agents, those whose actions have a greater positive or negative impact on others than on themselves (Bass and Stodgill's Handbook of Leadership, 1990). Thus, researcher also place leadership skills under interpersonal skills because of their similar definitions.

Personal skills are removed from the list of competencies for IBF graduates due to the fact that interpersonal skills, problems solving skills, and other skills are included in personal skills. Then, intellectual skill is the ability to think wisely and have problem solving skills in a field. Thus, the skill was transferred to cognitive technique due to having an approximate similar definition.

Conclusion

The idea for IBF competency is a need since it will help students get ready for employment in IFIs and will also help IFIs find graduates who are a perfect fit for a certain position. There are numerous research findings on competence that resemble and overlap one another. In order to create a strong set of skills, researcher take an initiative to combine and minimise the domain of competencies.

Twenty-one characteristics that should be present in a candidate for a job interview were discovered by the researcher at the beginning of the analysis. Due to similarity definitions on other attributes, it was then downsized to fifteen. The domain of competencies is reduced by six more domains as a result of more similarity between trait definitions. Nevertheless, three more domains were added to the list of competencies because they were followed by groups of traits.

The final set of traits from the literature review is nine, which includes language, interpersonal skills, knowledge, Islamic values, time management, self-management, cognitive analytical, and cognitive technical skills. However, it is only the initial step before a more in-depth study. However, it is a good study that brings together all findings of the necessary competency from research in Malaysia or throughout the world.

References

- Abbasi, F. K., Ali, A., & Bibi, N. (2018) Analysis of skill gap for business graduates: managerial perspective from banking industry. *Education + Training*. Available at https://www.researchgate.net/profile/Amjad-Chaudhry/publication/324016867_Analysis_of_skill_gap_for_business_graduates_managerial_perspective_from_banking_industry/links/5ac5f6eaa6fdcc051dafa642/Analysis-of-skill-gap-for-business-graduates-managerial-perspective-from-banking-industry.pdf.
<https://doi.org/10.1108/ET-08-2017-0120>.
- Abd. Aziz, S. W. M. (2011) Pemahaman dan penghayatan nilai menjana kepada prestasi: Pengalaman Jabatan Kemajuan Islam Malaysia (JAKIM). Pemahaman dan penghayatan nilai menjana kepada prestasi. Institut Kefahaman Islam Malaysia (IKIM), Kuala Lumpur.
- Ab. Manan, S.K & et al. (2018) Shariah talent among graduating students of Islamic Banking and Finance. *Academy of Entrepreneurship Journal*, 24(4) pp 1-16.
- Ahmad, N. W., Mawar, M. Y., & Ripain, N. (2017) The exploration study on employability of Islamic banking and finance graduates. In *Proceedings of the 4th International Conference on Management and Muamalah*, vol. 641.
- Ali, N. A. M., Mohamed, Z. M., Shahimi, S., & Shafii, Z. (2016) Knowledge for Shari'ah auditors' competency in Islamic financial institutions. *International Journal of Trade, Economics and Finance*, 7(4), pp 113-120.
- Ali, N. A. M., & Kasim, N. (2019) Talent management for Shariah auditors: case study evidence from the practitioners. *International Journal of Financial Research*, 10(3) pp 252-266.
- Ali, N. A. M., Shafii, Z., & Shahimi, S. (2020) Competency model for Shariah auditors in Islamic banks. *Journal of Islamic Accounting and Business Research*, 11(2) pp. 377-399.
- Andi Niniek Fariaty Lantaraa, (2019) The effect of the organizational communication climate and work enthusiasm on employee performance. *Management Science Letters* 9 (2019), pp 1243–1256.
- Alrifai, A. A., & Raju, V. (2019) The employability skills of higher education graduates: A review of literature argument, 6(3).
- Al-Qaraḍawī. Y. (1989) *Khaṣāis al-‘Ammah li al-Islām*. Mu’asasah al-Risālah, Qahirah, pp 45.
- Azmi, M., & Chong, R. (2014) Financial literacy: An exploratory review of the literature and future research. *Journal of Emerging Economies and Islamic Research*, 2(3) pp 1–9.
- Barbosa, I., Freire, C., & Santos, M. P. (2017). The transferable skills development programme of a portuguese economics and management faculty: the perceptions of graduate students,

- Carolina Machado. Competencies and (Global) Talent Management. Springer, Braga, Portugal.
- Bass, B.M. (1990) Bass & Stodgill's handbook of leadership: Theory, Research, and Managerial Applications. Third Edition. The Free Press, New York.
- Beetz, M., Buss, M., & Wollherr, D. (2014) Cognitive Technical Systems. What Is the Role of Artificial Intelligence?, https://www.researchgate.net/profile/Dirk-Wollherr/publication/225182292_Cognitive_Technical_Systems_-_What_Is_the_Role_of_Artificial_Intelligence/links/00b4953216253787ac000000/Cognitive-Technical-Systems-What-Is-the-Role-of-Artificial-Intelligence.pdf?origin=publication_detail. https://doi.org/10.1007/978-3-540-74565-5_3
- Britton, B.K., & Tesser, A. (1991) "Effects of time-management practices on college grades", Journal of Educational Psychology, vol. 83 pp 405-10.
- Bodner, S. L. (2012). The evolution of job analysis: competency assessment comes of age. Int. J. Career Management, vo. 7 pp 1-11.
- Boyatzis, R. E., (2008). Competencies in the 21st century. Journal of Management Development. 27(1) pp 5-12.
- Cognitive analytics. Three-minute guide (2014) Deloitte Development LLC. Retrieved: 6 October 2022. p.3 from https://public.deloitte.com/media/analytics/pdfs/us_da_3min_guide_cognitive_analytics.pdf.
- Du Preez, M., Van der Merwe, L. J., & Swart, S. B. (2019) Employability skills: what is required of consumer sciences graduates?. Journal of Consumer Sciences, 47(1) pp 92-104.
- Erlane K. Ghani & et. al (2018) Employers' perceived accounting graduates' soft skills. Academy of Accounting and Financial Studies Journal, 22(5).
- Firuzza Adalat Rzaeva. (2020) Motivation of students for independent work during training activities. International Journal of English Language Teaching, 8 (5) pp 44-50.
- Hager. P., & Gonczi. A. (1996) What is competency, medical teacher, 18 (1) pp15-18.
- Human Resources Professional Association (2014) Human Resources Professional Competency Framework. Retrieved: 29 October 2022 from <https://hrpa.s3.amazonaws.com/uploads/2020/10/Professional-Competency-Framework.pdf>.
- INTAN. (1991) Nilai Dan Etika dalam Perkhidmatan Awam. Institut Tadbiran Awam Negara (INTAN), Kuala Lumpur.
- Jessie Poon & et. al (2020) The role of skills in islamic financial innovation: evidence from Bahrain and Malaysia. Journal of Open Innovation: Technology, Market, and Complexity, 6 (47).
- Kassa, E. T. (2022) Exploring employability of business graduates: evidence from woldia university. Journal of the Knowledge Economy, pp 1-19.
- Keraf. (2001) On the knowledge. Kanisius, Jakarta, Indonesia.
- Kessler, R. (2006) Competency-Based Interviews. Career Press, Franklin Lakes, LJ.

- Khan, N., Khan, S., Tan, B. C., & Loon, C. H. (2021) Driving digital competency model towards IR 4.0 in Malaysia. In *Journal of Physics: Conference Series*, 1793 (1) pp 012049. <https://doi.org/10.1088/1742-6596/1793/1/012049>.
- Kramersch, C. (1986) From language proficiency to interactional competence. *The Modern Language Journal*, 70(4), pp 366-372.
- McConnell, CR. (2004). Interpersonal skills. What they are, how to improve them, and how to apply them. *Health care management (Frederick)*. 23(2) pp 177.
- McClelland, D. C. (1973) Testing for competence rather than for" intelligence.". *American Psychologist*, 28(1) pp1-14 & 27.
- Hamzah, M.F., Abdul Razak, T., Maaidah, T., & Jalil, M. H. (2021) the influence of competency and job motivation among the islamic banking employees in malaysia: moderator effect of religiosity. *Journal of Contemporary Issues in Business and Government*, 27(3) pp 309-316.
- Hamzah, M.F., & et al. (2021) The influence of competency towards the performance of Islamic banking industry in Malaysia. *Turkish Journal of Computer and Mathematics Education (Turcomat)*, 12(3) pp 1252-1262.
- Shah Khan, M.M., & et al. (2020) Impact of human capital skills on corporate performance: a case of Islamic banks in Pakistan. *Journal of Islamic Finance*, 9 (1).
- Ab. Aziz, M.R. (2020) Talent competency and readiness in fintech for Islamic banking and finance program. Venue: Virtual/Online Conference, 19 April 2020, pp 18.
- Nadarajah, J. (2021) Measuring the gap in employability skills among Malaysian graduates. *International Journal of Modern Trend in Social Sciences (IJMTSS)*, 4(15) pp 81-87.
- Nawai, N. (2021) Employers' perceptions of the employability skills of islamic bussiness adminitrstion graduates in University Sains Islam Malaysia, *International Journal of Islamic Economics and Finance Research*, 4(1).
- Aminudin.N, & et al. (2017) The value-based talent recruitment model in Islamic finance industry: the counting and positioning issues in malaysia, *Journal of Islamic Economics, Banking and Finance*, 13(3).
- Oraison, H., Konjarski, L., & Howe, S. (2019) Does university prepare students for employment? Alignment between graduate attributes, accreditation requirements and industry employability criteria. *Journal of Teaching and Learning for Graduate Employability*, 10 (1) pp 173–194.
- Sarker, M. A. R., & et al. (2021). Graduate Employability: Perception of Graduate Students on Soft Skills Towards Employability in Bangladesh. *Journal of International Business and Management*, 4(4), pp 01-14.
- Serrano, A. C. (2019). Employability indices of business graduates in the banking industry. *International Journal of Business Marketing and Management (IJBMM)*, 4(12) pp 14-25.
- Siahaan, E. (2021). Influence of creativity, self-efficacy, and social skills toward performance of banking employees. *Journal of Management Analytical and Solution*, 2(2).

- Spencer L. & Spencer S. (1993). *Competence at Work: Model for Superior Performance*. John Wiley & Sons, New York.
- Venugopal, K., & Kumar, V. S. (2022). Graduates employability skills and placements- mediating role of career adaptability. *International Journal of Management and Humanities*, 8(9) pp 38-42.
- Zakari, N. A., Majid, M. Z. A., & Sahid, S. (2022) Systematic literature reviews of marketability and employability of graduates. *International Journal of Academic Research economics and management sciences*, 11(1).