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Bridging The Skill Gap In Business School Graduates

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ABSTRACT

The BFSI (banking, financial services and insurance) sector has been among the fastest growing sectors of the country's economy. Not surprising, considering the potential our country, that boasts of a 60 crore-strong middle class, offers. However, business schools that the BFSI sector taps regularly to meet its staffing requirements, allegedly do not turn out job-ready graduates, according to the BFSI sector. This led the researcher to ascertain the skill sets the sector seeks in the business school graduates and the skills gaps that stand out in them. Having identified the skill gaps, the researcher set out to identify the efforts that need to be made by business schools and the BFSI sector singly or jointly, to bridge the skill gaps detected in the business graduates. Further, the researcher also identified the efforts that need to be put in place to make available job-ready business school graduates to the BFSI sector, on tap. The researcher collected primary data from two categories of respondents for the purpose, namely, the business school graduates and the controlling officers of some BFSI players. The researcher concluded that an initiative had to be launched by the two categories of respondents jointly for the purpose. The initiative warrants frequent interactions between the two sides to ensure that the business school graduates stay abreast of the latest developments in the BFSI space and thus are job-ready when they report to the BFSI players for duty.

Key words: *BFSI; business school; job-ready; middle class; on tap; potential; skill gap*

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1.1 Theoretical background of the topic

The BFSI sector in one of the most conspicuous sectors in the country's economy today, owing to a slew of reasons. India has always boasted of a highly qualified and internationally-exposed base of BFSI professionals . With the opening up of the economy and financial sector reforms in the post-1991 phase, this base has expanded and become more diversified . The liberalised foreign direct investments (FDI) inward regulations have led to more investments flowing into banking, financial services and insurance space. Parallelly the demand for employees and professionals in the BFSI space rose although the supply of employees / professionals has not kept pace with the demand . As a result, the sector has had to make do with the available talent, warts and all, particularly at the entry level, in spite of many business schools debuting in the country to cash in on the BFSI-driven boom. The BFSI players have to overcome the temporary hiccup for their own benefit and the benefit of the graduates these schools churn out, by chalking out appropriate strategies.

1.2 Statement of the problem

The way divestment is conceptualised, and the way divestment is executed seems to be at variance at least in the Indian milieu considering the mixed reaction the divestment programme has elicited from the stakeholder communities. Hence one should begin by ascertaining the respondents' perception of the government's divestment drive as it obtains now. Possibly the divestment programme could do with some fine-tuning and if so, what should be the fine-tuning measures. It is this problem the researcher seeks to address

1.3 Review of literature

1. The banking industry is going through a crucial phase owing to progressive economic reforms, changing demographics and rapid technological developments(Neha & Viswanathan, 2018). Banks in India have been contending with regulatory risks, technology upgrade, rising competition, workforce inadequacies and operational risk lately. Workforce inadequacies are noteworthy among the problems the banks face . The researchers conclude that the workforce is short on skills.

2. Amidst the tens of thousands of management graduates churned out by the 5,500 B-schools in the country, only seven per cent are employable, revealsa study undertaken by ASSOCHAM (Roshni, 2018). *India Today*investigated into the causes behind such this

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state of affairs.Except the IIMs, only a few of these management institutes are able to impart quality management education that can help their graduates find jobs. MBA graduates are spending lakhs of rupees on their management education, but upon graduating, most of them earn a measly 8000 to 10,000 rupees per month. Even this comes about only when they are able to find placements. Campus recruitments have fallen by a huge 45 per cent, no thanks to the economic slowdown from 2014 to 2016 and the low quality of these business school graduates. As a result, 220 business schools have already wound up in top cities like Delhi-NCR, Bangalore, Mumbai, Kolkata and Lucknow.

3. Rapidly emerging innovations have already started disrupting the Indian BFSI sector (Ernst and Young LLP, 2017). Launch of smart connected products/services and business innovation are the two primary megatrends that will drive growth in the sector. With FinTechs witnessing an exponential growth, they are on a hiring spree. As the sector evolves, industry experts anticipate at least a 15percent rise in hiring thanks to e-wallets and 62 payment banks. Also, the sector is witnessinga rising demand for talented IT professionals with an understanding of finance. Similarly, the sector is also witnessing an increase in hiring in other business operations too.A leading bank has introduced artificial intelligence-powered robot in one of its branches. The robot combines advanced robotics and artificial intelligence to interact with customers and assist them with information on account opening or using ATMs. Another leading bank has deployed a customer-facing robot in its retail locations. These robots will help reduce the waiting time by providing information and services to customers. If successful, these robots might start replacing front desk job roles at bank branches in the next three to five years. As technology is being embedded in each and every function of the BFSI value chain, firms have already started the reskilling of the current workforce to align them with more value-added services.The banking and insurance sub sector would continue to hire at a rate of 3.5percent-4percentyear-on-year against a historical growth rate of 4percent- 4.5percent to reach two million in 2022. 70-75percent of the jobs in 2022 would require new skill sets. Consequently, BFSI jobs like data entry operator, teller, cashier, underwriter and data verifier would face threat. The following new job roles will come into the picture: cyber security specialist, credit analyst, robot programmer, block-chain architect, process modeller expert. Block-chain technology, based on crypto-currencies like bitcoin, is fast gaining pace in India. Reserve Bank of India (RBI) in its statements expects block-chain

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to bring cost savings, efficiency, and most importantly, transparency to the Indian banking industry. In FY 2016, close 63 to 32 block-chain firms were formed in India. Indian BFSI players are fast planning to incorporate block-chain in daily operations. Many traditional banks are using block-chain for vendor financing and international trade financing.

4. Low-end back office jobs like data entry will no longer be required in the next three years. The rate of growth of new jobs in the banking sector will definitely come down, asserts SaurabhTripathi, senior partner and director at BCG Global Management Consulting (Tripathi, 2017). He adds that low-skill workers do not have a bright future. They will have to reskill or perish. The signs are already visible at HDFC Bank, the country's most valuable lender and the most expensive one among top lenders. The bank has been slowing branch expansion and hiring. It has also been downsizingits workforce, in spite of remaining the gold standard of Indian banking. On its part, the bank avers that it is not pink-slipping its workforce. Need-based additions are being made in some functional areas. This is done not through fresh hiring but by moving people from functions where their potential is not being exploited to the hilt. If at the end of it all, no fresh hiring is required, the bank will not hire. Surprisingly, even the public sector banks are trying robotics to centralise operations and hasten turnarounds. It reduces their dependence on HR. HDFC Bank has launched an *Electronic Virtual Assistant* (EVA). State Bank of India (SBI), India's biggest public sector bank, too is testing a chatbot to handle customer queries and explain the features of its retail products and services. The *SBI Intelligent Assistant*, SIA, might mark a modest beginning but has the potential to emerge as a popular too with phenomenal capabilities in the near future. It may handle real banking transactions as well.

5. Job offers for fresh management graduates in India are at a five-year low, according official data(Neelam, 2017). But experts blame itnot only on the state of the economy but also on the mismatch between the dated curriculum and industry expectations.In 2016-17, just 47percentof Master of Business Administration (MBA) graduates got placed on the campus. At 12percent, the drop was higher for postgraduate diploma holders.The data does not include the premier Indian Institutes of Management (IIMs) since they are not affiliated to the main regulatory body, the All India Council for Technical Education (AICTE). There are an estimated 5,000 management institutes across the country. About

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200,000 students passed out of these institutes in 2016-17. A senior AICTE officer tries to explain it away by stating that placements are a market-driven process. AICTE is updating and reviewing the curriculum in line with the requirements of the industry. Human resource experts have a different take on the issue, though. They maintain that while the job market is muted, the quality of graduates is also a concern. The industry is on the lookout for job-ready people and most MBA graduates are not job-ready, barring those from IIMs and other top B-schools. Until about a decade ago, management studies in India were largely provided by the IIMs and some top private institutes. As the economy grew, the demand for management graduates grew too, leading to a spurt in new private and government-backed institutes.But in the absence of competent faculty and industry training facilities, most B-schools began churning out products who were far from being job-ready. AICTE claims to have almost completed the framing of the model curriculum for management institutes, keeping in mind what the industry requires of them today. The revised curriculum focuses on skills and training the students rather than theory. Education experts welcome it. According to them, the major issue is the quality of these institutions which is way below what the industry expects. What the industry needs today is far ahead of what they provide, according to an executive of a UN organisation looking into quality education. He adds that those who are not able to provide first-hand internship to students in good companies also suffer when it comes to placements.

1.4 Research gap

The reviewed literature has not reviewed the specific skill sets sought by the BFSI sector since it would have helped the associated stakeholders to address the shortcomings obtaining in the business school graduates. Nor has it reviewed the measures needed to minimise or eliminate the skill gap in the area of customer servicing on the part of the business school graduates. In a service-driven sector like BFSI, the relevance of customer service quality hardly warrants an emphasis. Eventually, a way has to be found to make available, on tap, job-ready youngsters for the sector and the reviewed literature has not covered this aspect too. The present study seeks to bridge these gaps.

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1.5 Scope of the present study

The study confines itself to 50 business school graduates and 30 controlling officers from the BFSI sector.

1.6 Objectives of the study

The objectives of the study are to:

1. Ascertain the skill sets sought by the BFSI sector players in the business school graduates
2. Identify the measures needed to minimise or eliminate the skill gap obtaining in the area of customer servicing on the part of the business school graduates
3. Identify the efforts needed to forge a business school-BFSI sector tie-up to make available on tap, job-ready youngsters, for the sector.

1.7 Hypothesis proposed to be tested

The study proposes to test the following hypotheses:
"Business school graduates should learn the art of customer problem-solving"

1.8 Research design

The following paragraphs furnish the research methodology.

1.8.1 Research methodology

The study is descriptive in nature and has used the 'fact-finding' survey method

1.8.2 Sources of data

Primary data has been collected from the respondents, viz., 50 business school graduates and 30 BFSI controlling officers

Secondary data has been collected from the web sites of the government of India and the financial press

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1.8.3 Sampling plan

Business school graduates:Given the time constraints and the limited number of bossiness school graduates hailing from the area covered by the study, purposive or judgement sampling under the non-probability method has been deployed. The researcher selected 50 such respondents. This criterion, according to the researcher, is the most appropriate one for the present study. What is important is the typicality and the relevance of the sampling units to the study and not their overall representativeness to the population. Thus, it guarantees inclusion of the relevant elements in the sample. Probability sampling plans cannot give such a guarantee.

*BFSI controlling officers :*Given the limited number of BFSI controlling officers hailing from the area covered by the study and the constraint of time, purposive or judgement sampling under the non-probability method has been deployed. The researcher selected 30 such experts. This criterion, according to the researcher, is the most appropriate one for the present study. What is important is the typicality and the relevance of the sampling units to the study and not their overall representativeness to the population. Thus, it guarantees inclusion of the relevant elements in the sample. Probability sampling plans cannot give such a guarantee.

1.8.4 Data collection instruments

Interview schedules were administered to the respondents for collection of primary data.

1.8.5 Data processing and analysis plan

Non-parametric statistical units were used to test the association between some qualitative characters and conclusions were drawn on the basis of formation of $H_o$and H_1.

1.8.6 Limitations of the study

Primary data has sometimes been deduced through constant topic-oriented discussions with the respondents. It is possible that a certain degree of subjectivity has influenced their views.

1.9 Business school graduates

In the following paragraphs, the primary data collected from the 50 business school graduates is analysed.

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1.9.1 Skills sought by the BFSI sector

The financial services sector seeks some skills from the business school graduates. Hence the researcher requested the respondents to disclose the skills the sector seeks from the business school graduates. Their replies to the query appear in the following Table.

Table-1

Skills sought by the BFSI sector from business school graduates

Skills	Number of respondents
Familiarity with banking products	44
Familiarity with financial / business mathematics	44
Analytical skills	43
Familiarity with mutual funds	41
Familiarity with BFSI	40
Oral and written communication skills	40
Familiarity with insurance products	38
Familiarity with stock market operations	37

44 respondents maintain that the financial sector seeks familiarity with banking products. 44 respondents maintain that the financial sector seeks familiarity with financial / business mathematics. 43 respondents maintain that the financial sector seeks analytical skills.41 respondents maintain that the financial sector seeks familiarity with mutual funds.40 respondents maintain that the financial sector seeks familiarity with BFSI. 40 respondents maintain that the financial sector seeks oral and written communication skills. 38 respondents maintain that the financial sector seeks familiarity with insurance products. 37 respondents maintain that the financial sector seeks familiarity with stock market operations.

1.9.2 Minimising or eliminating the skill gap in customer servicing on the part of the business school graduates

With the respondents revealing the skills sought by the BFSI sector from the business school graduates, the researcher sought to know from the respondents how the skill gap in customer

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servicing on the part of the business school graduates can be minimised or eliminated. Their replies to the query appear in the following Table.

Table-2

Minimising or eliminating the skill gap in customer servicing on the part of the business school graduates

Measures to minimise or eliminate the skill gap in customer servicing	Number of respondents
Business schools should mandate their students to train in social media behaviour	46
Business school graduatesshould learn the art of customer problem-solving	46
Business school graduatesshould be immaculately groomed	44
Business school graduatesshould learn to exude confidence	42
Business school graduatesshould be able to communicate in an effective, professional and yet customer-friendly way	41

Business schools should mandate their students to train in social media behaviour , aver 46 respondents. They should learn the art of customer problem-solving , aver 46 respondents. They should be immaculately groomed , aver 44 respondents. They should learn to exude confidence , aver 42 respondents. They should be able to communicate in an effective, professional and yet customer-friendly way , aver 41 respondents.

1.9.3Efforts needed to forge a business school-BFSI sector tie-up to make available on tap, job-ready youngsters, for the sector

According to one school of thought, an effective business school – BFSI sectortie-up can go a long way in making available on tap , job-ready youngsters for the sector. Hence the researcher sought to know from the respondents the efforts needed to forge a business school-BFSI sector tie-up to make available on tap, job-ready youngsters, for the sector Their replies to the query appear in the following Table.

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Table-3

Efforts needed to forge a business school-BFSI sector tie-up to make available on tap, job-ready youngsters, for the sector

Efforts	Number of respondents
Update the syllabus every annum jointly with the BFSI sector	47
Persuade the BFSI players to examine the job-readiness of the business school graduates upon completion of the course	47
Involve the BFSI industry in syllabus-framing	46
Persuade the BFSI players to offer at least a month's apprenticeship to business school products upon completion of the course	46

Update the syllabus every annum jointly with the BFSI sector, suggest 47 respondents. Persuade the BFSI players to examine the job-readiness of the business school graduates upon completion of the course, suggest 47 respondents. Involve the BFSI industry in syllabus-framing, suggest 46 respondents. Persuade the BFSI players to offer at least a month's apprenticeship to business school products upon completion of the course, suggest 46 respondents.

1.10BFSI controlling officers

In the following paragraphs, the primary data collected from the 30BFSI controlling officers is analysed.

1.10.1 Skills sought by the BFSI sector

The BFSI sector seeks some skills from the business school graduates. Hence the researcher requested the respondents to disclose the skills the sector seeks from the business school graduates. Their replies to the query appear in the following Table.

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Table-4

Skills sought by the BFSI sector from business school graduates

Skills	Number of respondents
Familiarity with banking products	27
Familiarity with financial / business mathematics	27
Analytical skills	25
Familiarity with mutual funds	25
Oral and written communication skills	25
Familiarity with insurance products	24
Familiarity with stock market operations	24

27 respondents maintain that the financial sector seeks familiarity with banking products. 27 respondents maintain that the financial sector seeks familiarity with financial / business mathematics. 25 respondents maintain that the financial sector seeks analytical skills. 25 respondents maintain that the financial sector seeks familiarity with mutual funds. 25 respondents maintain that the financial sector seeks oral and written communication skills. 24 respondents maintain that the financial sector seeks familiarity with insurance products. 24 respondents maintain that the financial sector seeks familiarity with stock market operations.

1.10.2 Minimising or eliminating the skill gap in customer servicing on the part of the business school graduates

With the respondents revealing the skills sought by the BFSI sector from the business school graduates, the researcher sought to know from the respondents how the skill gap in customer servicing on the part of the business school graduates can be minimised or eliminated. Their replies to the query appear in the following Table.

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Table-5

Minimising or eliminating the skill gap in customer servicing on the part of the business school graduates

Measures to minimise or eliminate the skill gap in customer servicing	Number of respondents
The business school graduates should learn the art of customer problem-solving	29
The business school graduates should prove the BFSI employer's trustworthiness to the prospect	27
The business school graduates should be intellectually curious	27
The business school graduates should be proactive at the workplace	27
Business schools should mandate their students to train in social media behaviour	25
The business school graduates should be able to communicate in an effective, professional and yet customer-friendly way	25

The business school graduates should learn the art of customer problem-solving, according to 29 respondents.The business school graduates should prove the BFSI employer's trustworthiness to the prospect according to 27 respondents.The business school graduates should be intellectually curious according to 27 respondents. The business school graduates should be proactive at the workplace according to 27 respondents. Business schools should mandate their students to train in social media behaviouraccording to 25 respondents.

The business school graduates should be able to communicate in an effective, professional and yet customer-friendly wayaccording to 25 respondents.

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1.10.3Efforts needed to forge a business school-BFSI sector tie-up to make available on tap, job-ready youngsters, for the sector

According to one school of thought, a productive business school – BFSI sector tie-up can go a long way in making available on tap , job-ready youngsters for the sector. Hence the researcher sought to know from the respondents the efforts needed to forge a business school-BFSI sector tie-up to make available on tap, job-ready youngsters, for the sector Their replies to the query appear in the following Table.

Table-6

Efforts needed to forge a business school-BFSI sector tie-up to make available on tap, job-ready youngsters, for the sector

Efforts	Number of respondents
Persuade the BFSI players to examine the job-readiness of the business school graduates upon completion of the course	27
Involve the BFSI industry in syllabus-framing	27
Persuade the BFSI players to offer at least a month's apprenticeship to business school products upon completion of the course	27
Arrange quarterly interactions between BFSI executives and business school graduates on the status of the BFSI industry	26
Update the syllabus every annum jointly with the BFSI sector	25

Persuade the BFSI players to examine the job-readiness of the business school graduates upon completion of the course, suggest 27 respondents. Involve the BFSI industry in syllabus-framing, suggest 27 respondents. Persuade the BFSI players to offer at least a month's apprenticeship to business school products upon completion of the course, suggest 27 respondents. Arrange quarterly interactions between BFSI executives and business school graduates on the status of the BFSI industry suggest 26 respondents. Update the syllabus every annum jointly with the BFSI sector, suggest 25 respondents.

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1.11 Summary of findings

In the following paragraphs, a summarised version of the findings arrived at in respect of the two categories of respondents is furnished.

1.11.1 Business school graduates

1. 44 respondents maintain that the financial sector seeks familiarity with banking products. 44 respondents maintain that the financial sector seeks familiarity with financial / business mathematics. 43 respondents maintain that the financial sector seeks analytical skills. 41 respondents maintain that the financial sector seeks familiarity with mutual funds. 40 respondents maintain that the financial sector seeks familiarity with BFSI. 40 respondents maintain that the financial sector seeks oral and written communication skills. 38 respondents maintain that the financial sector seeks familiarity with insurance products. 37 respondents maintain that the financial sector seeks familiarity with stock market operations.

2. Business schools should mandate their students to train in social media behaviour , aver 46 respondents. They should learn the art of customer problem-solving , aver 46 respondents. They should be immaculately groomed , aver 44 respondents. They should learn to exude confidence , aver 42 respondents. They should be able to communicate in an effective, professional and yet customer-friendly way , aver 41 respondents.

3. Update the syllabus every annum jointly with the BFSI sector, suggest 47 respondents. Persuade the BFSI players to examine the job-readiness of the business school graduates upon completion of the course, suggest 47 respondents. Involve the BFSI industry in syllabus-framing, suggest 46 respondents. Persuade the BFSI players to offer at least a month's apprenticeship to business school products upon completion of the course, suggest 46 respondents.

1.11.2 BFSI controlling officers

4. 27 respondents maintain that the financial sector seeks familiarity with banking products. 27 respondents maintain that the financial sector seeks familiarity with financial / business mathematics. 25 respondents maintain that the financial sector seeks analytical skills. 25 respondents maintain that the financial sector seeks familiarity with mutual funds. 25

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respondents maintain that the financial sector seeks oral and written communication skills. 24 respondents maintain that the financial sector seeks familiarity with insurance products. 24 respondents maintain that the financial sector seeks familiarity with stock market operations.

5. The business school graduates should learn the art of customer problem-solving, according to 29 respondents. The business school graduates should prove the BFSI employer's trustworthiness to the prospect according to 27 respondents. The business school graduates should be intellectually curious according to 27 respondents. The business school graduates should be proactive at the workplace according to 27 respondents. Business schools should mandate their students to train in social media behaviour according to 25 respondents.

6. Persuade the BFSI players to examine the job-readiness of the business school graduates upon completion of the course, suggest 27 respondents. Involve the BFSI industry in syllabus-framing, suggest 27 respondents. Persuade the BFSI players to offer at least a month's apprenticeship to business school products upon completion of the course, suggest 27 respondents. Arrange quarterly interactions between BFSI executives and business school graduates on the status of the BFSI industry suggest 26 respondents. Update the syllabus every annum jointly with the BFSI sector, suggest 25 respondents.

1.12 Conclusions

Conclusions are inferences / generalisations drawn from the findings and relate to hypotheses. They are answers to the research questions or the statements of acceptance or rejection of hypotheses. As explained in a previous paragraph, this study proposes to test the following hypotheses:

1.12.1 Hypothesis testing

The study proposes to test the following hypothesis:

"Business school graduates should learn the art of customer problem-solving"

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Hence H_0 and H_1 are as follows:

H_0: "Business school graduates should not learn the art of customer problem-solving"

H_1: "Business school graduates should learn the art of customer problem-solving"

On the basis of the primary data collected from the respondents, vide Tables: 2 and 5, a chi-square test was applied to ascertain the association, if any, between the two variables. The following Table reveals the computation made using MS-Excel:

	Observed Values			
	Category	*Yes*	*No*	*Total*
	Business school graduates	46	4	50
	Experts	29	1	30
	Total	*75*	*5*	*80*
	Expected Values			
	Category	*Yes*	*No*	*Total*
	Business school graduates	44.00	6.00	50.00
	Experts	28.13	1.88	30.00
	Total	*72.13*	*7.88*	*80.00*
		Yes	No	
2	o-e	2.00	-2.00	
		0.875	-0.875	
	(o-e)^2	4.000000	4.000000	
		0.765625	0.765625	
	((o-e)^2)/e	0.090909	0.666667	
		0.027222	0.408333	
	CV	0.118131	1.075000	1.193131
	TV			3.841459
	p			0.274699

The calculated value of χ^2 is 1.193131, lower than the table value of *3.8415* for an alpha of 0.05 at one degree of freedom. Hence the null hypothesis is not rejected.

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1.13 Researcher's recommendations

The following are researcher's recommendations:

1. Business schools should mandate their students to train in social media behaviour
2. Business school graduatesshould learn the art of customer problem-solving
3. Business school graduatesshould be able to communicate in an effective, professional and yet customer-friendly way
4. Business schools should update the syllabus every annum jointly with the BFSI sector
5. Business schools should persuade the BFSI players to examine the job-readiness of the business school graduates upon completion of the course
6. Business schools should involve the BFSI industry in syllabus-framing
7. Business school graduates should be proactive at the workplace

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8. Business schools should arrange quarterly interactions between BFSI executives and business school graduates on the status of the BFSI industry

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