

Employers' Satisfaction towards Business Graduate of Jigjiga University in Private and Commercial Bank of Ethiopia: The Case of Jigjiga City

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Abstract

This time employers also understood the importance higher education institutions in producing manpower's with their practical knowledge, skills and general qualities that can meet their satisfaction level in terms of performance in the organization. Thus this are the reasons in the present study the researcher assessed managers satisfaction of business graduate of Jigjiga University in private and government banks in Jigjiga City Administration. The study was quantitative, descriptive and crosses - sectional survey type of research design. The researcher used census survey and distributed questionnaire for 14 managers of Private and Commercial Banks of Ethiopia. The research findings indicate that managers were satisfied with the knowledge and understanding of Jigjiga University graduates working in their banks. Finally the researcher recommended that employees should have more commitment towards their banks, respect the working time and create friendliness in the banks for a better achievements.

Keywords: Manager, Bank, Employer, Jigjiga, University

Introduction

1.1. Background of the Study

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 man power 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.

However recently everything is directed towards the improvement of education quality not only in higher education but also in elementary and high schools. Still the effort to enhance the wish is not sufficient either in the government side or the public sectors. There are factors responsible to the decline of quality education in Ethiopia and one can use this part as a research thematic area. Though the formation of banking industry in Ethiopia is as far back as centuries ago during emperor Minilik, the function, operation, and moderation is not as such developed unlike that of countries just like Kenya, South Africa, Nigeria, Europe and North America. And in whatever banking era we are exist, every steps and banking operations needs professional and trained employees resulted through quality education. Now a day the banking industry in Ethiopia is growing rapidly with little technological advancement. It is possible to find 18 private banks, commercial and development bank along with national bank of Ethiopia at the corner stone of this sector. Thus it is scientific to believe that this business and financial institutions should have qualified business graduates to fill the gap what the industry requires and to move forward it in a better position by satisfying their customers.

Therefore, always recruiting the most qualified person will rest on the shoulder of managers or employers otherwise human liability would happen in choosing the wrong graduates.

According to Pearson (2001) employers want graduates who are primed for work, able to communicate, share their skills and appreciate their place in a wider organization and its business. Hence, the purpose of this research was assessing employers' satisfaction towards business graduate of Jigjiga University in Private and Commercial bank of Ethiopia Somali Regional State, specifically Jigjiga branches.

1.2. Statement of the Problem

A number of studies and statistical indicators show differences exist between the needs of hiring companies and the qualifications of the graduates prepared by educational institutions Maripazetal., (2016) and Lowden et al., (2011). The requirements imposed by employers on the labor market have become a topic of general interest Morley (2001). This search is part of the efforts to continuously improve the quality of education with the

purpose of meeting the employers' needs, wants and to the dynamic economic environment. This is questionable issue in Ethiopia too for the sake of producing quality manpower in every aspects of working environment especially where employers are suspicion about the competencies of graduate employees. In this regard certainly education sectors are advantages to find out their weakness and to improve it before the next graduates join the employment market.

Higher education institutions must therefore consolidate their contacts with industry like banks to ensure graduates understanding the situation of the job market, and to help graduates develop the skills employers need. Moreover, employers must effectively inform graduates and universities about the skills they worth Connor and Shaw (2008). This is because the links that are dominant between employers, institutions, and graduates are complex, and are dependent upon how involved graduates are with opportunities for developing their employability Harvey (2005). Eisner (2010) also clarified that higher education can offer a way to employment by developing the pertinent workplace knowledge, skills, and attitudes that employers value. Currently, university graduates face increased competition from experienced workers, a reduced level of hiring, evolving skill requirements by employers, and an increasingly predominant global labor pool leading to an ever more challenging and unreliable job market. The reality of the present job market annoys the importance stressed by both practitioners and educators of identifying the various attributes university graduates must have to meet the needs of employers in the workforce of the 21st century Eisner (2010). In this manner Ethiopia particularly ESRS is not exceptional in producing quality graduates in various education sectors to meet what banks wish to have for the achievements of millennium goal and business success. Directly or indirectly bank managers and professionals are pinpointing problems and weaknesses observed from business graduates in their banking operation. Therefore assessing employers' satisfaction of business graduate of Jigjiga University in private and CBE in Somali Regional State was the prevalent theme that the researcher scrutinized.

1.3. Research questions

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

- Do really managers are satisfied on Jigjiga University business graduates of bank employees?

1.4. Objective of the study

The general objective of the study is to assess employers' satisfaction towards business graduate of Jigjiga University in private and Commercial Bank of Ethiopia in Somali Regional State, Jigjiga City.

Specifically the researcher needs:

- To describe managers' satisfaction on Jigjiga University business graduated employees of private and Commercial Bank of Ethiopia.

1.5. Significance of the Study

In this study as a higher education institution Jigjiga University will know the weaknesses of business graduates. It will enable the university to correct, modify, alter and change its curriculum, lecture style and other technical gaps. Finally the study will be used as a reference material for other researchers.

1.6. Scope of the Study

The study was made on the focus of managers' satisfaction towards Jigjiga University business graduates in private and Commercial Banks of Ethiopia Somali Regional State, Jigjiga City. The other most important point is the researcher didn't considered development banks for the sake of focusing only commercial banks and due to more employees is available there. Secondly, the study was delimited only in Fafen Zone of Somali Reginal State due to financial constraints. The final reason was other areas of the region such as Gode, Kabridahar, Deghabur didn't have enough number of graduates from Jigjiga University and in fact majority are applying for NGOs vacancies.

Review of Related Literature

2.1. Introduction

In the modern world education and skills becoming increasingly the preconditions to involve in any occupation and can be able to widespread the employability opportunities of candidates as well as to facilitate the best job that can meet the need of graduates if they have deeper understanding of the field. The responsibilities are actually given for the higher education institutions both private and government owned like Jigjiga University to produce best graduates in different specialization to fill the demand of the employers of various industries. However does really the current situation in the production of quality graduates are satisfying the desire of employers of the country? There is no study in this area that show the satisfaction of employers need by recruiting best graduates among Ethiopian Universities in all specialization including business students. Similar studies have been observed concerning with gap between graduates skills and knowledge and employers need

based on job specification in South Africa (Griesel & Parker, 2009) and Sri Lanka Wickramasinghe & Perera, 2010).

According to Poon (2013) new graduates who are ready to join the 21st century of world work environment should have the ability to be employable but also required key skills, knowledge enabling them to sustain their employability during their careers by constant acquisition and updating of abilities. There are other research such as Stephens et al.,(2010) that strongly argued and conclude as in today's formidable world of work, technical skills and academic knowledge have no any guaranty and cannot be long lasting for a person to find work.

2.2. Labor market and the characteristics of the higher education system

The labor markets have a profound effect for the quality education that has to be given by different educational sectors. This is phenomenal that labor market enable colleges, universities to revise their curriculum, course syllabus, mode of delivery etc in national level. This due to the overlap happening between the available labor market and skills, knowledge and understanding owned by employees in different times. The market currently is loaded with many graduates overall the world to satisfy the demands of various industries with its own characteristics that need to be shown by the potential graduates to fit the job. Now the market and demand for skill full employees are endowed with a bulk of features that one need to have as a prospective employees before he as to embark the stipulated job (Little, 2001). He added that there should be an analysis of the match between higher education system and the existing need by employers in consideration with the available labor market characteristics. Such as;

- (a) The labor market characteristics (size and function, occupational structure, legislative regulations, indicators of employment);
- (b) Education system characteristics (degree of standardization, stratification and specific occupational / vocational, population participation to higher education);
- (c) Employment indicators of graduate population;
- (d) Explanatory theories of the relationship between education and employment.

Basically employers hire potential employees in accordance with competencies in technical and nontechnical or soft skills. In some literatures education and labor market considered as simultaneous determinant factors for quality graduates at any time. Still there are other writers that magnify the importance of education system characteristics and give them more credit than its counterpart. For example according to Ashenfelter and Layard(1986) education is one of the most imperative factors determining occupational structure companies exploit the educational qualification of the candidates in the selection of human resources, and individuals invest in their education to obtain a competitive advantage in the labor market. The dynamics of occupational structure is reflected directly in the labor market needs, and next to the employers' expectations are affecting the graduates' employment in the labor market.

2.3. Nature of soft skills valued by employers

Klaus (2007) clarified soft skill as "the nontechnical traits and behaviors needed for successful career searching". He further pointed out that soft skills include "personal, social, communication, and self-management behaviors". Also, Hargis (2011) categorized "work ethic, critical thinking, and problem solving" skills as soft skills. It is known that soft skills are crucial employability skills for university and college graduates to own; knowing accurately what an employer means by soft skills creates another concern to graduates.

Graduates and managers/employers have conflicting views of what constitute relevant soft skills; similarly, students and employers also view the degree of significance of some soft skills from different outlooks. Moreover, the nature of soft skills requirements depends on the industry (Pace, 2011).For example the soft skills an individual should possess for military professions and teachers are completely different except few both of them will share. It is also possible that soft skills that we have which is inborn or cultivated due to environmental factors sometimes will not be satisfactory if employers expectation about soft skills possessed is undesirable by them. Because there is a wide range of soft skills employers expect from potential employees.

To create a learning environment in showing the importance of soft skills specifically for employability opportunities without neglecting the problem scrutinized, the study was not restricted to any specific soft skills, but focused on the nature of soft skills that students and employers perceive to be pertinent employability skills. Soft skills are interconnected with employability, and are relevant in the field of business and computer industries.

2.4. Graduate competencies and managers/employers'

The purpose of higher education institutions of Ethiopian are creating and developing professionally proficient, competencies, service oriented, principled and productive citizens. Higher Educational sectors are authorized to equip students for the work globally fitted. Graduates should be considered during their class room learning or lab setting as they are live in harmonized world with challenges of globalization that really scrutinized workers

in the labor market based on their ability. Because of this hard fact graduates need to be given opportunities to develop knowledge and skills in their field of specialization Abdullah et al., (2009).

Hence what can we say about the term ‘competency’ very graduates expected to have after their education task? Spencer and Spencer clarified competency as a characteristic of an individual that is causally related to job performance (1993). Like materials competencies as a behavioral and practical application of different jobs can be accumulated within an individual and represent a capacity to utilize at some future time (Boam & Sparrow, 1992; Page, Wilson & Kolb, 1993). Fundamentally, these definitions linked to continuing characteristics reflected and owned by an individual that, under normal conditions, should result in an acceptable or superior job performance. This concept is based on the evidence that competencies are causally related to individual performance outcomes (Boyatzis, 1982; Spencer & Spencer, 1993).

In most case it is believed that the quality of education system that can be expressed the syllabus each course contains offered by the education sectors can be measured through the competencies of its graduates, the knowledge and skills the graduates learned and can be realistic in the work environment. The capability that can be also specified in terms of skills, understanding, and knowledge directly related with graduates performance are possibly evaluated or leveled through the feedback employers provided during the actual work place. The results of any educational packages can be best measured in terms of how sound the graduates implement their university acquired knowledge and skills in the real work environment Abdullah et al., (2009).

Different authors used competence and capability interchangeably. For some capability are skill, knowledge and understanding that are the precursor of competence enable to do specific tasks. Stephenson (1997) states: “Competence supplies the present based on the past, while capability envisions the future. The ability to learn to deal effectively with unfamiliar and familiar situations or tasks: an outlook similar to that which Birkett (1993) terms *competency*. In this regard Stephenson argued differently and competence is about dealing with familiar problem with familiar situation.

As one of Ethiopian governmental owned university, Jigjiga University is mandated to make ready the students in the changing updated working situation by producing specialists, experts and value laden graduates with high level of awareness and skills needed by the industry.

This study would like to determine the competencies of business graduates of the case university in terms of performance to measure their skills and knowledge based on the managers understanding in the real work environment. In this manner it is undoubtedly the research would conclude the manager’s satisfaction level after the identification of the gap between the graduates learned knowledge and skills and the application of such knowledge and skills in the work atmosphere.

According to Joseph and Joseph (1997) report managers are faithful that higher educational sectors provide important employment experience employers believe that educational institutions provide relevant employment experience for their business students, but curiously, accredit generic competencies a low level of significance. Nevertheless, the extent of competency anticipated of prospective employees by these managers, laid well below their perceived level of importance, proposing that employers expected these competencies would be enhanced elsewhere in the curriculum and not necessarily through industry involvement.

The research findings of Hodges and Burchell (2003) indicate that employers want ‘work-ready’ graduates with prior work experience. These findings also confirm research from an earlier study Davison et al., (1993) which suggested that employers believe graduates have unrealistic expectations of life in the business world, and are generally deficient in interpersonal skills.

Similar effort should be made in Ethiopia to bridge the gap between what universities are teaching, what graduates have and what employers really need. This will not be realized without the positive operation of all responsible parties together.

Research methodology

3.1. Research design

This section provided the methodology that was employed by the researcher in conducting the study. Methodology of the *research* is a technique to carefully resolve the research problem. It may be understood as a science of studying how research is done scientifically (Kothari, 2004, p.8). The study was quantitative and crosses - sectional survey that used to collect pertinent information with regard to managers 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 satisfaction of managers with respect to business graduates of the University from year 2009 to 2018. Key informants of the study were the managers’ or immediate supervisors of business graduates employed in different private and commercial banks of ESRS. List of employing graduates was obtained from the banks itself to know only how many employees are working in that bank. This part of the survey question is discussed in the first part of the study analysis.

3.2. Population and sampling procedures

Population is the universe where the required number of samples will be drawn. The study was focused on both the private and Commercial Bank of Ethiopia) available in Jigjiga City Administration. The researcher was proposed to take utmost two top level employers including managers 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 managers 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 (CBE) with 7 branches and the rest 12 are private 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 Bunna and Oromiya cooperative banks were excluded from the study as a matter of fact they don't have Jigjiga University business graduates.

3.3. Sources of data

Data for the study was gathered from both primary and secondary sources. Primary data was collected by the use of a Likert Scale questionnaire from individual managers and others who are in supervisory positions. Concerning secondary data materials were collected from relevant source like publication, articles, journals, and documents that have direct and indirect relationship with managers' satisfaction of business graduate of Jigjiga University in private and CBE.

3.4. Data analysis techniques and procedures

After the needed 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 CBE managers' satisfaction of business graduate. Moreover, percentage, frequencies, tables were used to strengthen the results and discussions. To do so statistical package for social science (SPSS) software version 20 was employed by the researchers to analyze the raw data.

4.1. Analysis, discussion and interpretation

In this chapter the researcher attempted to provide the analysis and interpretation section comprehensively. Specifically it consisted of the demographic information of respondents and descriptive of the scales used to collect valuable information from different private and commercial banks in Jigjiga City Administration.

4.2. Demographics and respondent's profile

The demographic and respondent's profile such as name of the bank, gender, age, employers position, number of Jigjiga University graduates employing in the bank are presented in table 1 below.

The overall numbers of respondents were 14. Out of which 10 (0.71) belongs to a position of branch manager, 2 (0.14) supervisor level I and level II for Dashen and Wogagen Bank respectively. In other words each bank has a proportion of (0.07) in supervisory position of level I and II respectively. Likewise the study find out that Abay Bank has one accountant and Awash International Bank Main branch has also one customer service manager with a percentage of (0.07) respectively. The number of male respondents from the sampled banks were 13 (92.9) and female respondents were 01 (7.1%).

The age of respondents ranges 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.

The researcher found banks who didn't have Jigjiga University graduates such as Bunna International Bank, Cooperative Bank of Oromiya, and Wogagen the new branch. Hence these banks are excluded from the current study but other researcher can include these and others after few years when they recruited employees from the above mentioned higher education institution while the output of this research is implemented. Moreover, the researcher didn't include branches whose managers are already Jigjiga University graduates. United Bank can be considered as best example of this scenario.

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	Employers position in the banks	Branch manager	10	0.71
		Supervisor	2	0.14
		Accountant	1	0.07
		CSM	1	0.07
7	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

4.3. Descriptive analysis

The researcher used five point Likert scale for evaluation of items and variables importance for bank employers that range from “extremely important” to “not at all important”. Likewise in order to measure the satisfaction level of employers about their employees specifically Jigjiga University (JJU) graduates a five point Likert scale is used that have the range between “extremely satisfied” and “not at all satisfied”.

The current market trend is that banks look for graduates with diverse skills ranging from critical to soft skills. Due to high demand of skilled graduates by the employers, institutions are greatly concerned of the quality of graduates agitated out by the university. This study attempted to investigate how well the business graduates of a Jigjiga University in Jigjiga city are prepared, show their performance, skills, knowledge and competence through measuring the level of satisfaction of bank managers towards recruiting business graduates.

Table 2: 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 satisfaction on each item	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
	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)					

4.4. Managers' overall viewpoint for major variables importance and satisfaction

Table 2 indicated the minimum, maximum, mean and standard deviation of variable on the bases of employers outlook on the importance of items as well as variables and the scores also demonstrated the employers 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).

And 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.

4.5. Managers’ views of the importance and satisfaction about knowledge and understanding of JJU business graduates in the banking sector

As stated in the previous paragraphs of this research, the basic aim of the study was to obtain information on the views of employers’ concerning the knowledge, skills and of JJU business graduates in the banking sectors. Their evaluations of graduates’ competencies were made from a dual perspective of their importance or relevance in the world of work, and their satisfaction with their graduate recruiters. But in this article focus is made to assess managers’ satisfaction regarding knowledge and understanding measure towards their business graduates in the banks.

Table 3: Measures of knowledge and understanding

importance of measures		N=14 Knowledge and understanding	managers satisfaction	
Mean	Std. Deviation		Mean	Std. Deviation
2.1429	.66299	Is the graduate knowledgeable in their field of study?	2.2143	.69929
2.0714	.61573	Does the graduate have a good understanding of job-related information?	2.2143	.57893
2.0000	.87706	Does the graduate have a good understanding of job-related functions?	2.5714	.64621
2.1429	.94926	Does the graduate possess the specific technical knowledge required for the job?	2.5714	.75593
2.2857	.91387	Does the graduate possess knowledge of specific computer applications for the job	3.0000	.96077
2.1429	1.02711	Does the graduate possess an understanding of industry standards	3.2857	1.06904
2.0000	.96077	Does the graduate possess an understanding of the competitive business environment	3.0000	.67937
2.1429	.66299	Does the graduate possess an understanding of systems and organization	2.7857	.69929
2.0714	.82874	Does the graduate possess knowledge of people and other cultures	2.2857	.82542
1.9286	1.07161	Does the graduate display proper teamwork organization	2.3571	.84190
Valid N (listwise)				

To create a clear understanding, the researcher started the discussion with the mean importance of each factors of knowledge and understanding from the point of view of managers in the sampled that recruited business graduates in the last nine years. The measure or item most highly weighted by far was the knowledge of specific computer applications the graduate possess for the job (M=2.28, Std=0.91), followed by the graduate knowledgeable in their field of study, the graduate specific technical knowledge required for the job, the graduate possess an understanding of industry standards and graduate understanding of systems and organization with the mean value of each (M=2.14). This study is similar with the findings of (Moreno, 2013) particularly the measures of computer skills and graduate knowledgeability. To add more the researcher personally visited almost all banks before and during this survey, by far every manager indicating computer application and communication at work always being considered to be most important.

On the other hand among the knowledge and understanding measures it is essential in specifying the low level of importance which is actually given to the proper display of teamwork by graduates in the organization (M=1.92, Std=1.07), a competence that is under-valued by the managers of each bank.

The mean satisfaction of managers about the knowledge and understanding measures of business graduates is shown in the right column of table 3. The overall satisfaction of managers is clearly stated in the beginning of this discussion and so far it has better mean value than importance of the scales.

To gauge each measures of managers’ satisfaction, the researcher has taken them separately and compares their mean value. The item that managers were very satisfied with were the graduate understanding of industry standards (M=3.28, Std=1.06), the graduate understanding of the competitive business environment and computer application have equal mean, (3.00), but different standard deviation (0.67 and 0.96) respectively, the graduate understanding of systems and organization (M=2.78, Std=0.69), graduates good understanding of job-related functions (M=2.57, Std=0.64) and the graduates specific technical knowledge required for the job (M=2.57, Std=0.75).

The items with the lowest level of managers satisfaction were graduates knowledgeability in their field of

study ($M=2.21$, $Std=0.69$), good understanding of job-related information with the mean value of (2.21) and the graduate knowledge of people and other cultures ($M=2.28$, $Std=0.82$). These items also came last in terms of importance after the scale of proper team work in the organization. In actual manner few of the measures need interpersonal abilities directly related with top level managerial positions and employees who have enough experience. Due to this reason it is possible to conclude that these are not abilities happening overnight and in their initial experiences in the banking industry rather it needs a great deal of patience and struggle to adapt all easily. For more understanding and clarification the researcher recommends you to read table 3 above.

Conclusion

The first conclusion is in Ethiopia the banking sector gives much more attention for accounting specialization to hire employees graduated from different universities unlike that of other business departments. In all cases, the finding revealed that unlike importance, satisfaction items have better mean scores for bank managers. They were also satisfied with the business graduates of Jigjiga University employees' knowledge and understanding who are working in different private and Commercial Banks of Ethiopia.

Finally, the researcher concluded that the business graduate of the sampled banks in Jigjiga city depended on to complete assignments within approved deadlines, understand ethical principles to decision-making and they show a willingness to keep abreast of new information. Whereas, this managers were less satisfied on the graduate positive attitude towards work i.e their attitude ($M=2.28$, $Std=0.72$) and graduates self-discipline, whether they exhibit control of personal behavior at the job ($M=2.42$, $Std=0.75$).

However few private banks such as Brhan Bnak, Oromiya International Bank, Awash International Main branch and others to some extent showed the least satisfactions and item importance in most measures of the study.

Recommendation

The finding revealed 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 managers 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 skills, attributes or professional traits that every employee has to develop or improve without forgetting other important factors mentioned earlier. After classroom lectures, the university should provide enough time, finance, material and expertise to train and equip graduates by which enabling them competent in the labor market.

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