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An Assessment of Graduate Feedback
for Evaluating the Diploma in Banking Studies
Program at MARA Institute of Technology
in Malaysia
presented by
Abu Bakar Ibrahim

has been accepted towards fulfillment
of the requirements for
Ph.D. degree in Education

Ben A. Bohnhorst
Major professor

Date 2/17/89

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AN ASSESSMENT OF GRADUATE FEEDBACK FOR EVALUATING
THE DIPLOMA IN BANKING STUDIES PROGRAM
AT MARA INSTITUTE OF TECHNOLOGY IN
MALAYSIA

By

Abu Bakar Ibrahim

A DISSERTATION

Submitted to
Michigan State University
in partial fulfillment of the requirements
for the degree of

DOCTOR OF PHILOSOPHY

Department of Teacher Education

1989

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ABSTRACT

AN ASSESSMENT OF GRADUATE FEEDBACK FOR EVALUATING THE DIPLOMA IN BANKING STUDIES PROGRAM AT MARA INSTITUTE OF TECHNOLOGY IN MALAYSIA

By

Abu Bakar Ibrahim

This study was designed to assess the degree to which recent graduates perceived the required banking studies courses as relevant and adequate to their current job performance, the degree to which practical training was useful and adequate in preparing them for their current jobs, and the degree of importance of the English language to their current job performance. In addition, this study was designed to determine the degree to which follow-up study of recent graduates for the purpose of eliciting feedback for curriculum decision-making is viable.

The study employs a questionnaire survey of May 1985 through December 1987 banking graduates of MARA Institute of Technology who were working in two selected regions in Malaysia. The instrument was developed by the researcher at Michigan State University. Statements describing required banking studies courses, practical training, and the English language were rated by recent graduates. 164 recent graduates of the Institute participated in the study.

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An evaluation research method was adopted as it yielded descriptive data which can be used for curriculum decision-making. Simple descriptive statistics were used to make the study both readable and easy to apply, especially to curriculum decision-makers at the Institute to whom this study was primarily intended.

The following major conclusions were drawn from the study:

1. Recent graduates perceived all the courses and course contents as either "important" or of "some importance" to their current job performance.
2. The adequateness of all the required banking studies courses were perceived as "just right."
3. A high percentage (80.4%) rated practical training as "very helpful" or "helpful," and a high percentage (80.4%) indicated the duration as "not enough."
4. All respondents (100%) indicated knowledge of the English language as important, and a high percentage indicated oral communication skills (98.2%) and written communication skills (95.1%) as important in their daily jobs.

The high return rate, the cooperation of recent graduates, as well as the amount of valuable information gathered within a limited time, suggested that follow-up study is a viable method of eliciting feedback for curriculum decision-making.

Dedicated to my beloved father,
the late Hj. Ibrahim Yaacob (1913 - 1983),
for his wisdom and foresight,
and for instilling in me the value of education.

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confidence in me in the form of awarding me the scholarship to pursue my studies up to the doctoral level.

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CHAPTER I

INTRODUCTION

Statement of the Problem

Writers have espoused the importance of evaluation in education. Evaluation has been defined as providing information for decision-making (Cronbach, 1963; Alkin, 1969; and Stufflebeam, et al., 1971).

In curriculum development, evaluation is considered as part and parcel of the curriculum development process. This is evidenced by the incorporation of the evaluation component in curriculum evaluation models (Tyler, 1950; and Taba, 1962). Evaluation is important in curriculum development as it enables curriculum decision-makers to make wise decisions to review and modify the curriculum in order to better meet the current and future needs of the society. Evaluation can help ensure that the curriculum is of high quality and that deficiencies are identified before they cause major problems to arise (Finch, 1984).

In relation to occupational or professional programs where the goal is to prepare graduates for immediate employment upon graduation, evaluation is important to determine the degree to which the existing curricula are

relevant and adequate in meeting the current needs of the graduates.

One of the ways to achieve this end is to elicit feedback from recent graduates through follow-up studies. As recent graduates have actually experienced the work world, they are in the best position to provide pertinent feedback information with regard to the relevance and adequateness of the curriculum in relation to the current job performance. They would also be able to make recommendations for improvement in the curriculum. Likewise, they would be able to provide feedback on the deficiencies and weaknesses of the curriculum. As such, feedback from graduates is considered a prime source of information for curricula decision-making (Paul, 1975; Wentling, 1982; and Garrity, 1984).

However, there are two major issues in conducting curriculum evaluation. One, evaluation is a complex process as it involves a high degree of value judgements; and two, there is no one method or model which can be applied to all curriculum evaluation purposes.

Both the issues which relate to curriculum evaluation are similarly faced at MARA Institute of Technology in Malaysia. Firstly, curriculum evaluation at the Institute involves a complex process as curricula decisions are based on values and judgements from several sources. From within the Institute, decisions are made by faculty members, students, and administrators; while from outside the

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Institute decisions are made by people from professional and accreditation bodies, curriculum advisory committees, and external examiners.

However, the present curricula decisions at the Institute seem to have their own limitations. Projections by faculty members are limited to their perceptions on the importance of the curricula to the graduates; feedback by students is limited to their perception of the courses within the classroom experience; decisions by administrators are limited to their judgements; while input by people from outside the Institute, though valuable, is limited to their values and judgements.

Secondly, at the Institute there is no one specific evaluation method or model that is currently used as a guide. Due to the nature of the occupational or professional curricula at the Institute, a specific evaluation method is important in order to determine the value, relevance and adequateness of the curricula to the graduates.

From the foregoing discussions, feedback from recent graduates with regard to the value, relevance and adequateness of the curricula are not considered in the decision-making process at the Institute. At the same time, in the absence of a specific evaluation method, follow-up studies to determine the relevance and adequateness of the curricula as perceived by recent graduates, are currently not possible.

Purposes of the Study

The major purposes of this study were:

1. To assess the degree to which required banking studies courses are relevant and adequate to current job performance as perceived by recent graduates.
2. To assess the degree to which practical training is adequate in preparing graduates for current job performance as perceived by recent graduates.
3. To assess the degree of importance of the English language to current job performance as perceived by recent graduates.
4. To determine the degree to which follow-up study of recent graduates for the purpose of eliciting feedback for curriculum decision-making is viable in Malaysia.

Need for the Study

The need to determine the relevance and adequateness of the curricula at the Institute is urgently felt as over the years the curricula in the various academic programs have gone through a series of review and modifications. In the process, new courses and content areas or topics have accordingly been added to or deleted from the curricula. However, the tendency is generally toward the former, that is, toward the addition of new courses and content areas to the existing curricula. As Garrity (1984) aptly notes:

In the natural process of curriculum evolution it often happens that topics or courses are added to a program in an attempt to keep it abreast of job demands. Unfortunately, it is all too often the case that once material is put into a

program, it acquires a type of tenure, and barring some highly unusual circumstances, remains part of the curriculum long after it ceases to serve any useful purpose (p. 44).

Accordingly, Dressel (1971) suggests that the process of continuous review be done with proper control, as "without continuing review and control, university courses increase without apparent rationale" (p. 234).

In this context, therefore, the problem of continuous addition to the curricula at the Institute needs to be addressed accordingly. A vital question that needs to be addressed at this juncture is whether the existing curricula are perceived as relevant and adequate in meeting the current needs of the graduates. Specifically, the questions that need to be addressed are: Are all the courses and content areas perceived as relevant and adequate in preparing graduates when they enter the job market? What courses and content areas are perceived as necessary to be added to or taken out of the existing curricula? Is the practical training perceived to be adequate in preparing graduates for their respective professions? If the English language is perceived as important, are the existing courses and content areas relevant and adequate? What English language skill or skills (reading, writing, speaking and listening) need(s) to be given priority or emphasis.

Another urgent need to determine the relevance and adequateness of the curricula in relation to the problem of continuous process of addition of courses and content areas is the effect that it may have on the students as well as on

the quality of the programs being offered. With this continuous process of addition, students generally have to process more information and carry more academic credits per semester as well as for graduation. As a consequence, students may not have ample time for out-of-class activities, such as self study, review, extra reading, and completing assignments. In addition, this kind of situation may have an impact on the process of assimilation and reinforcement of learning. The students' welfare may also be affected as their time for social and recreational activities may be limited.

In relation to the quality of the program, in the process of adding new courses and content areas, duplication may occur between courses, as well as between content areas. It would be a waste of time and effort if the quantity of the curricula offered is not proportionate to the quality anticipated.

In view of the foregoing discussion, an attempt to develop an evaluation method for use in determining the relevance and adequateness of the curricula is both timely and important, especially in the absence of previous research of this nature at the Institute. The present study, therefore, is the first attempt to develop an evaluation method by eliciting feedback information from recent graduates who are currently employed. The three-year Diploma in Banking Studies program offered by the School of

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Business and Management, MARA Institute of Technology, was selected for the present study.

Significance of the Study

By investigating recent graduates' perceptions of the relevance and adequateness of the existing Diploma in Banking Studies curriculum, the adequateness of the practical training, and the importance of the English language to current job performance, the present study should provide curriculum decision-makers with a better perception of the status of the banking studies curriculum. Data and feedback information collected and reported in this study would provide curriculum decision-makers with pertinent information that may be used as a basis to evaluate and modify the present banking studies curriculum.

Additional information in the form of feedback from recent graduates who are currently working, coupled with the existing curricula decisions based on projections by faculty members, feedback from students, decisions by administrators, and input from people outside the Institute, would provide multiple sources of information which may result in a more objective, systematic, and comprehensive evaluation process.

In addition, it is hoped that the procedures used in this study can provide a model for use in evaluation of other curricula or academic programs at the Institute.

In order to meet both these outcomes, an evaluation research method was adopted in this study as it yielded

descriptive data which can be used for decision-making. Simple descriptive statistics were used in the form of means, frequencies, percentages, and ranks. A chi-square analysis was used where necessary. This form of reporting was adopted to make the study both readable and easy to apply, especially to curriculum decision-makers at the Institute to whom this study was primarily intended.

Background Setting

The Institute

MARA Institute of Technology in Malaysia was established in 1956 under the Rural Industrial Development Authority (RIDA) by the Ministry of National and Rural Development. In its early stages, the Institute was known as the RIDA Training Center and the programs offered were confined to the training of personnel in commercial studies. In 1956, the Center became known as MARA College and was given the task of providing education and training to youths in a wide range of professional and semi-professional courses, enabling them to enter the commercial and industrial enterprises of the nation. In 1976, in anticipation of its projected development, MARA College was renamed MARA Institute of Technology. Under the 1976 MARA Institute of Technology Act, the Institute was turned into a statutory body under the Ministry of Education with a governing council supervising it.

Over the years the Institute has experienced a rapid growth rate. From only one campus at Petaling Jaya in the

state of Selangor, established in 1956, the Institute now has its main campus in Shah Alam and nine other branches throughout the country. The original campus at Petaling Jaya became annexed to the main campus (See Figure 1-1 and Figure 1-2). Currently total enrollment at the Institute is about 20,000 students of which about 8,000 students are at the main campus in Shah Alam.

The Academic Organization

The academic organization of the Institute is organized to incorporate 13 Schools and 2 Centers, namely: the School of Accountancy; School of Administration and Law; School of Applied Sciences; School of Architecture, Planning and Survey; School of Art and Design; School of Business and Management; School of Engineering; School of Library and Information Science; School of Hotel and Catering Management; School of Mass Communication; School of Mathematics and Computer Science; School of Secretarial Science; Extension Education Program (off-campus); Center for Modern Languages; and Center for Islamic Studies. Each School and Center is headed by the "Head of School" and "Head of Center," respectively. They are responsible to the Director through the Dean of Academic Affairs.

The Institute offers two-year, three-year, and four-year diploma programs; two-year advanced diploma programs; professional courses; and the Bachelor of Business Administration, a joint degree program between the Institute and Ohio University, Athens, Ohio.

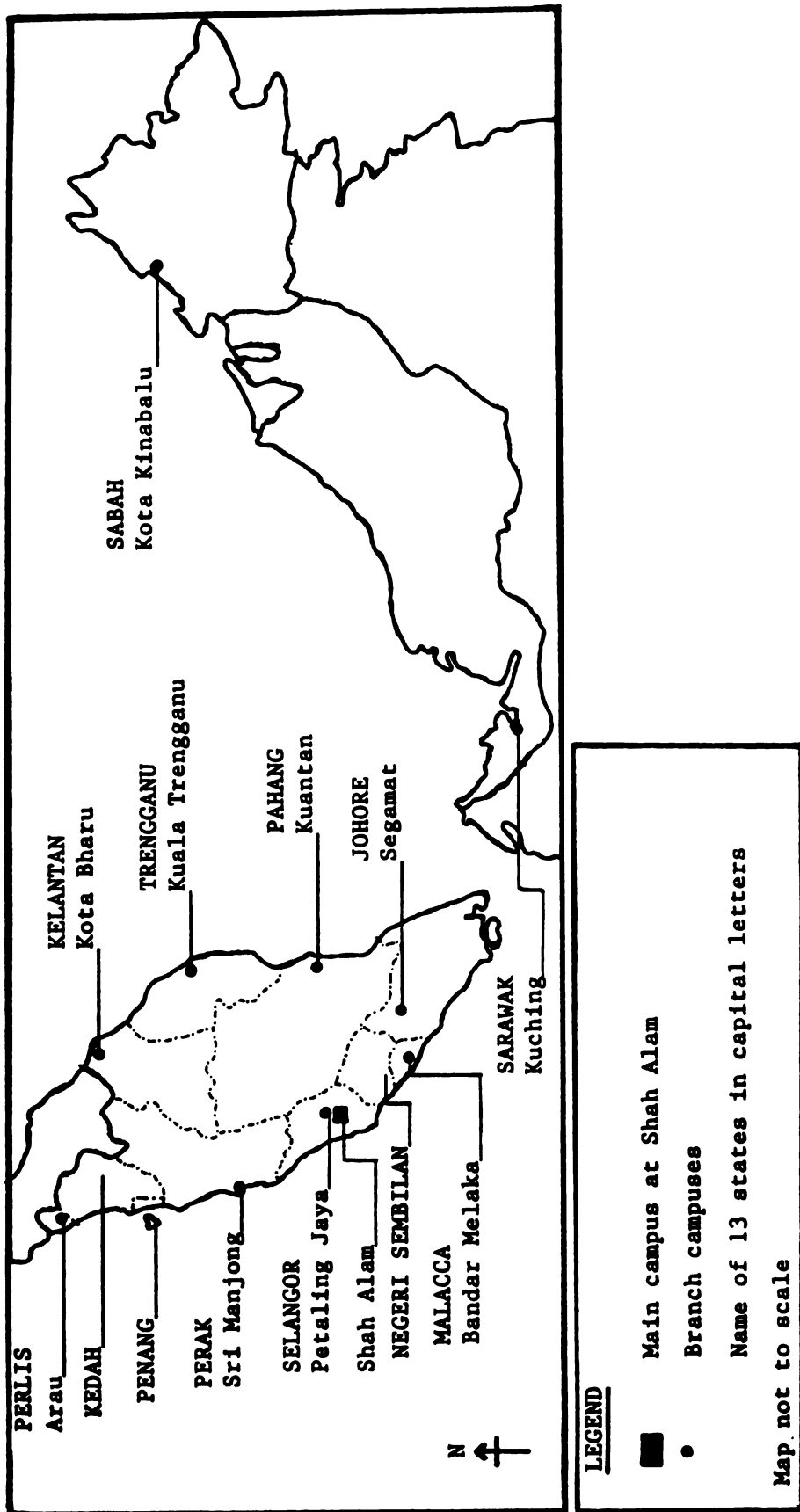


Figure 1-1
Map of Malaysia showing location of main
campus and branch campuses of the Institute

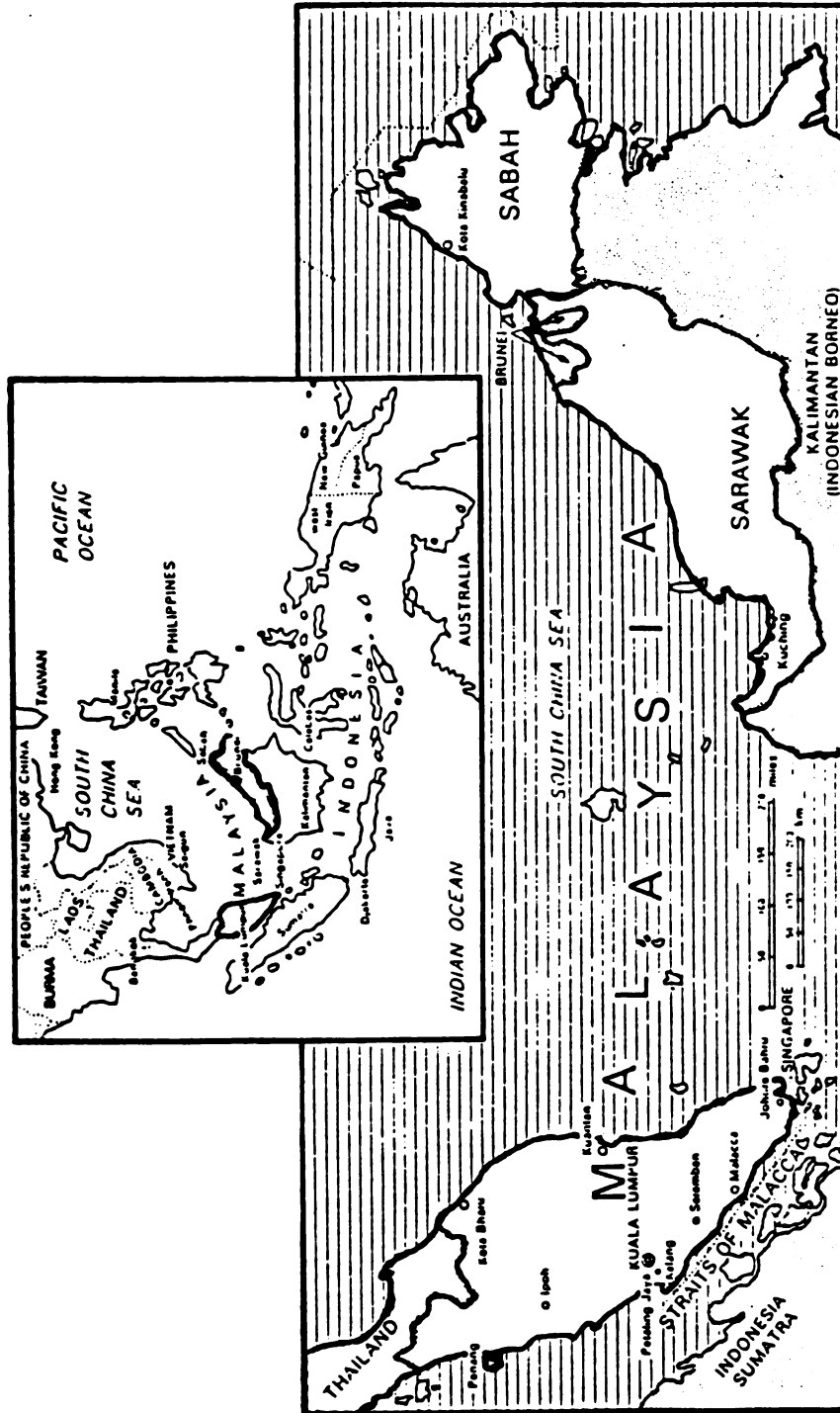


Figure 1-2
 Map of Malaysia
 (From The Economic and Research Statistics
 Department. Money and Banking in Malaysia.
 Kuala Lumpur: The Central Bank of Malaysia,
 1979)

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The School of Business and Management

The focus of the present study, that is, the Diploma in Banking Studies program, is offered by the School of Business and Management. The School of Business and Management offers eleven other courses, namely: the Diploma in Business Studies; Diploma in Investment Analysis; Advanced Diploma in Business Administration (Transport); Advanced Diploma in Business Studies (Marketing); Advanced Diploma in Business Studies (Insurance); Certificate in Insurance; Australian Insurance Institute; Malaysian Insurance Institute; Institute of Marketing (United Kingdom); Chartered Institute of Transport (United Kingdom); and Bachelor of Business Administration.

The Diploma in Banking Studies Program

The three-year Diploma in Banking Studies program is specifically geared toward preparing graduates for employment at junior and mid-management level positions in banks and other financial institutions in Malaysia. The Diploma in Banking Studies curriculum is presented in Table 1-1.

The Curriculum at the Institute

The Institute follows the United States semester system of education. The major difference is the curriculum at the Institute is rigid compared to the more flexible curriculum at institutions of higher education in the United States. The curriculum at the Institute is developed by the respective schools and centers. The curriculum developed by

Table 1-1

Diploma in Banking Studies Curriculum

Semester	Course	Credit
I	MGT100 Fundamentals of Business	3
	UIS102 Islamic Civilization/	
	UIS101 Islamic Studies I ¹	1/2
	KKU101 Co-curriculum ²	2
	ENL098/099 Intensive English	8/12
		<u>14-19</u>
II	ECO100 Economics I	4
	ACC100 Financial Accounting I	4
	MAT140 Business Mathematics	4
	MGT120 Fundamentals of Management	4
	LAN101 Foreign Language I ⁴	4
	UIS157 Islamic Civilization II/	
	UIS151 Islamic Studies II	1/2
	KKU151 Co-curriculum II	2
	ENL209 Business Correspondence ⁵	3
		<u>26/27</u>
III	ECO250 Economics II	4
	ACC150 Financial Accounting II	4
	QMT150 Business Statistics	4
	MKT130 Fundamentals of Marketing	4
	LAN102 Foreign Language II	4
	UIS201 Islamic Studies III	2
	KKU201 Co-curriculum III	2
	ENL213 Report Writing I	2
		<u>26</u>
IV	ECO300 Malaysian Economics	4
	ACC205 Financial Accounting III	4
	FIN100 Fundamentals of Finance	4
	INS100 Fundamentals of Insurance	4
	TPT100 Fundamentals of Transport	4
	LAN103 Foreign Language III	4
	UIS251 Islamic Studies IV	2
	KKU251 Co-curriculum IV	2
	ENL263 Report Writing II	1
		<u>29</u>

Table 1-1 (cont'd.).

V	LAW263 Law Relating to Banking	4
	OSC251 Data Processing	4
	FIN220 Investment Management	4
	FIN332 Finance of International Trade	4
	FIN312 Credit Management	4
	LAN104 Foreign Language IV	4
	UIS302 Islamic Studies V	2
	ENL214 Practice and Procedures of Meetings	2
		<u>26</u>
VI	MGT321 Banking Practice I (Legal)	4
	FIN307 Banking Practice II(Operational)	4
	MGT213 Organizational Behavior	4
	ACC376 Auditing	4
	ACC375 Taxation	4
	FIN362 Financial Analysis	4
	UIS352 Islamic Economic System	2
		<u>26</u>
TOTAL		<u>147-153</u>

SOURCE: School of Business and Management Course Descriptions
MARA Institute of Technology, Malaysia

- Key: ¹UIS102 and UIS157: offered to non-Muslim students
UIS101 - UIS352: offered to Muslim students
- ²KKU101 - KKU251: students choose one of the following:
Student Council
Cultural Activity
Sports/Games
Red Cross
Cooperative/Small Business
Uniform Bodies
- ³ENL098: for students who scored high in the English Placement Test
ENL099: for students who scored low in the English Placement Test
- ⁴LAN101 - LAN104: students choose one foreign language
- ⁵ENL209,213,263,214: Level II English Language courses

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the schools or centers is submitted to the Dean of Academic Affairs, and the Office of the Deputy Director (Academic and Student Affairs) for further submission to the Governing Council, and if necessary, to the Division of Higher Education, Ministry of Education, Malaysia.

In line with the objectives of the Institute, the curriculum in the majority of the programs is especially tailored to meet immediate employment needs at junior and mid-management level positions in government organizations and the private sector. Consequently, the curricula in the various programs are influenced by trends and developments in the job market. With the rapid development in business and industry, as well as changes in government policy, various programs and courses were introduced, developed or modified in accordance with these developments.

For example, with the implementation of Bahasa Malaysia (Malay language) as the national language of Malaysia, the medium of instruction in all government schools and institutions of higher education was gradually changed from English to the Malay language. Accordingly, the medium of instruction at the Institute which was formerly in English was changed to Malay. Since 1983, the majority of the courses taught at the Institute are in the Malay language. However, as the English language is accorded the status of a second language, the English as a Second Language program (ESL) is given emphasis at the Institute. Passing all the ESL courses is part of the requirements for graduation. At

the Institute, ESL instruction is given further emphasis as one of the objectives of the Institute is to prepare graduates for employment in the private sector where English language proficiency is necessary.

Developments in technology and automation have also resulted in the introduction of new courses and programs. Similarly, demands by professional bodies and accrediting agencies have also led to the introduction of new courses or content areas in the syllabi. Through on-going meetings of the various Curriculum Advisory Committees, new courses and content areas are similarly added in some programs to meet current demands of the job market. External examiners may also recommend new courses or content areas in the syllabi in order to strengthen the curriculum or to gain better credit transfer for students who wish to pursue their studies locally or abroad.

Educational Concerns at the Institute

The process of adding new courses or content areas to the various academic programs may have a positive as well as a negative effect on the entire curriculum at the Institute. On the positive side, it is desirable that the curriculum be reviewed and revised to better meet the ever-changing demands of business and industry. On the negative side, however, the addition of courses or content areas is generally not proportionate with the reduction of courses or content areas. The tendency is generally to add new courses or content areas to the existing curriculum. This process

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of continuously adding courses and content areas needs to be well monitored. If not, it may have an adverse effect on the quality of the programs being offered, as well as on the quality of the graduates being produced by the Institute.

The adverse effect of the continuous process of addition is currently evidenced at the Institute by the general concern of the respective departments with the increase in the number of credits that students have to carry per semester as well as for graduation. For example, based on the 1985 Report of the Institute's Committee to Review Social Science and Humanities Curriculum,¹ the total number of credit hours for graduation varies from as low as 126 credits (Diploma in Accountancy) to a high of 161 credits (Diploma in Estate Management) for three-year diploma programs; and a low of 152 credits (Diploma in Actuarial Science) to a high of 189 credits (Diploma in Wood Technology) for four-year diploma programs.

In the three-year Diploma in Banking Studies program, a student has to carry 14-19 credits in the first semester; 26-27 in the second semester; 26 in the third semester; 29 in the fourth semester; 26 in the fifth semester, and 26 in the final semester, for a total of 147-153 credits for

¹This Committee was the first of two committees set-up to review the entire curriculum of the Institute; the second was the Committee to Review the Science and Technology Curriculum. The researcher had the opportunity to serve as a member of this second Committee until March 1986. Much of the educational concerns expressed in this study were based on the experiences of the researcher as a member of this Committee.

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graduation. In comparison, in most of the four-year colleges and universities in the United States, 124 semester credits is the minimum requirement for graduation.

Another issue that needs to be addressed as a result of the increase in the number of required courses is the question of achieving a balance in the curriculum. The allocation of course distributions currently practiced as a general guideline at the Institute is as follows: 75-85% for non-core and elective courses; and 15-25% for Liberal Arts and co-curriculum. However, this percentage is arbitrarily assigned. As a result there is a continuous debate between the Schools and those in the Liberal Arts Department and Co-Curriculum Department on this issue.

As a result, an attempt to review the entire curriculum was undertaken in January 1985 with the setting-up of two curriculum review committees, namely the Committee to Review the Social Sciences and Humanities Curriculum; and the Committee to Review the Sciences and Technology Curriculum. Two other curricula activities have culminated from the reports submitted by these two committees; an academic conference in June 1986, and a curriculum workshop in July 1987. Pertinent issues relating to curriculum development in general, students, academic workload, course distribution requirements, and academic regulations were addressed accordingly.

However, these two review committees, as well as the two curricula activities, did not take into account the

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importance of feedback from graduates for curricula decision-making. Feedback from graduates which are considered as prime sources of information for curricula decision-making are not given due consideration. As such, pertinent information relating to the value, relevance and adequateness of the curricula as perceived by recent graduates are not addressed accordingly.

Research Questions

The following research questions were formulated as guides:

1. To what extent do recent graduates perceive the required banking studies courses as important to current job performance?
2. To what extent do recent graduates perceive the content (topics) in each of the required banking studies courses as important to current job performance?
3. To what extent do recent graduates perceive the required banking studies courses as adequate to current job performance?
4. How do recent graduates perceive the adequacy and quality of practical training in preparing them for their current jobs?
5. To what extent is the English language perceived as important by recent graduates to their current job performance?
6. What English language skill or skills do recent graduates perceive as important in their current jobs?

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7. Is there a significant relationship between the perception of recent graduates working in the Federal Territory and the state of Selangor regarding the importance and adequacy of the required banking studies courses?

8. Is there a significant relationship between the gender of recent graduates and their perception regarding the importance and adequacy of the required banking studies courses?

9. Is there a significant relationship between the job function of recent graduates and their perception regarding the importance and adequacy of the required banking studies courses?

10. Is there a significant relationship between the type of financial institution where recent graduates are employed and their perception regarding the importance and adequacy of the required banking studies courses?

11. What additional content (topics) do recent graduates perceive need to be added to the required banking studies courses?

12. How could the current banking studies program be improved as perceived by recent graduates?

Delimitations of the Study

1. A study of the entire curriculum of the Diploma in Banking Studies program and related questions may provide additional information not available through the present study. The present study is delimited to the six required banking courses and four Level II English language courses.

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2. A survey of all graduates of the Diploma in Banking Studies program currently working in financial institutions in Malaysia would be valuable, but the present study surveyed only 1985, 1986, and 1987 graduates who were employed for a minimum of six months prior to the period of the study in the Federal Territory and the state of Selangor.

3. A survey of employers of these graduates would provide the means to cross-validate the perceived relevancy and adequacy of the required banking studies courses from the viewpoint of both the graduates and employers. Employer surveys and surveys of the faculty members and current students are beyond the scope of this study.

Limitations of the Study

Any study that involves the perception of personal experiences of individuals is subject to a number of limitations. The limitations that pertained to this study are:

1. Individuals react to what is uppermost in their minds at a particular time and as such their perceptions may change rapidly as a result of various factors. Similarly, individual responses could be biased, depending on his/her mood and attitudes.

2. Data collected were dependent on the honesty of the respondents' answers to the items in the questionnaire.

3. The questionnaire method of data gathering is subject to limitations, even when appropriate principles of

test construction have been employed to elicit accurate information.

Definitions of Terms

The following terms are defined in the context in which they are used in this dissertation.

Recent graduates: refers to all 1985, 1986, and 1987 graduates of the Diploma in Banking Studies program, School of Business and Management, MARA Institute of Technology in Malaysia, who are currently working in financial institutions in Malaysia. Prior to the period of the study, they must have been employed for a minimum of six months.

Institute: refers to MARA Institute of Technology in Malaysia.

Diploma in Banking Studies program: refers to the three-year diploma program offered by the School of Business and Management, MARA Institute of Technology, Malaysia.

Required banking courses: refers to the six selected courses offered in the final two semesters of the Diploma in Banking studies program. These courses are judged to be closely related to the banking industry.

Level II English language courses: refers to the four specialized English language courses offered to advanced students in the Diploma in Banking Studies program. These four courses are part of the required courses for graduation in this program.

Required banking studies courses: refers to the six required banking courses mentioned above and the four Level

II English language courses. These courses are listed in the questionnaire.

Financial institutions: refers to the banks and finance companies in Malaysia.

Course content or topics: refers to a unit of study or activity as listed in the syllabi, which is also the content of the individual courses.

Relevancy/relevant: important and related to the requirements in job performance.

Adequacy/adequate: sufficient or enough for what is required in terms of quantity and quality.

Evaluation: the process of establishing value judgements based on evidence about a program or product (Smith and Glass, 1987).

Model: a pattern of procedure or example for imitation or emulation.

Follow-up studies: a study made to collect information about the experiences of graduates for the purpose of securing data to improve the existing curriculum.

Overview of the Study

This study is organized into five chapters.

Chapter I, Introduction, included a statement of the problem, purposes of the study, need for the study, significance of the study, background setting, research questions, delimitations and limitations of the study, and definitions of key terms used in the study.

Chapter II, Review of the Literature, contains a review of the literature on the definition of evaluation, function of evaluation, evaluation and research, evaluation models and approaches, importance of evaluation in education, evaluation in higher education, evaluation in curriculum development, evaluation in occupational curriculum, evaluation in ESL curriculum, and a summary of the review.

Chapter III, Research Design and Methodology, includes the research procedures followed in this study. The instrument used for data collection was described and the procedure for their administration are presented.

Chapter IV, Presentation and Analysis of Data, contains the analysis of data collected in the study.

Chapter V, Summary, Conclusion and Recommendations, contains a summary of the findings, conclusions, recommendations for program implementation, and recommendations for further research, and concluding comments.

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CHAPTER II

REVIEW OF THE LITERATURE

The review of the literature has been organized into the following parts: Definition of Evaluation, Function of Evaluation, Evaluation and Research, Evaluation Models and Approaches, Importance of Evaluation in Education, Evaluation in Higher Education, Evaluation in Curriculum Development, Evaluation in Occupational/Professional Curriculum, Evaluation in English as a Second Language Curriculum, and Summary of the Literature.

Definition of Evaluation

Evaluation has been defined differently by different people relative to its purposes and functions. As Wolf (1984) aptly stated, the definitions of evaluation "differ in level of abstraction and often reflect the specific concerns of the person who formulated them" (p. 2).

One of the most well-known and influential definitions of evaluation was proposed by Ralph Tyler. Tyler (1950) defined evaluation as "the process of determining to what extent educational objectives are being realized" (p. 69).

Provus (1971), the originator of Discrepancy Evaluation, defined evaluation as the comparison of

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performance to some standards to determine whether discrepancies existed.

Evaluation has also been defined as the systematic investigation of the worth or merit of some object (Joint Committee, 1981), and as the assessment of merit or worth (Scriven, 1967; Glass, 1969; and Stufflebeam, 1974).

Another widely accepted definition of evaluation has been that of providing information for decision-making (Cronbach, 1963; Alkin, 1969; and Stufflebeam, et al., 1971). This definition of evaluation, also referred to as decision-oriented evaluation, is best represented by the Phi Delta Kappa National Study Committee on Evaluation. The PDK defined evaluation as "the process of delineating, obtaining, and providing useful information for judging decision alternatives" (Stufflebeam, et al., 1971, p. 40).

According to Worthen and Sanders (1973), several key points are important in relation to this definition by Stufflebeam. First, evaluation is performed in the service of decision-making, hence it should provide information which is useful to decision-makers. Second, evaluation is a cyclic, continuing process and, therefore, must be implemented through a systematic program. Third, the evaluation process includes three main steps--delineating, obtaining and providing. These stages provide the basis for a methodology of evaluation. Fourth, the delineating and providing steps in the evaluation process are interface activities requiring collaboration between evaluator and

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decision-maker, while the obtaining step is largely a technical activity which is executed mainly by the evaluator.

Beeby (1978) offered another comprehensive definition of evaluation. Beeby defined evaluation as the systematic collection and interpretation of evidence, leading, as part of the process, to a judgement of value with a view to action.

According to Wolf (1984), this definition of evaluation by Beeby emphasized four key elements. First, the use of the term "systematic" implies whatever information is needed will be defined with some degree of precision and that information gathered should be acquired in a systematic way. Second, the term "interpretation of evidence" suggests that the mere collection of evidence does not, by itself, constitute evaluation work. Third, "judgement of value" requires the evaluator to make judgements about the worth of an educational endeavor. Evaluation not only involves gathering and interpreting information about how well the program is succeeding in reaching its goals, but judgements about the goals themselves. Fourth, "with a view to action" makes specific reference that evaluation is deliberately undertaken for the sake of future action.

Some writers have also provided definitions which are more specific to educational evaluation. Borg and Gall (1983) defined educational evaluation as "the process of making judgements about the merit, value, or worth of

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educational programs, projects, materials, and techniques" (p. 733). Similarly, Glassman and Nevo (1988) defined educational evaluation as a systematic activity for using information to describe (educational) objects and judge their merit or worth.

In relation to program evaluation, Brinkerhoff, et al., (1983) defined evaluation as "a systematic investigation of various aspects of professional development and training to assess their merit or worth" (p. xx).

The definition of evaluation considered most appropriate for this study is the definition given by Smith and Glass. Smith and Glass (1987) defined evaluation as "the process of establishing value judgements based on evidence about a program or product" (p. 30). In this definition, a program refers to any organized set of activities for performing some service; while a product may be in the form of curriculum packages, textbooks, computer software, etc. By "evidence" Smith and Glass meant the result of design, measurement, and analysis, and the reporting of data pertaining to the features of the programs and its effects.

Function of Evaluation

Evaluation serves two major roles or functions. Formative evaluation is concerned with program improvement, and summative evaluation is concerned with determining overall effectiveness (Scriven, 1967). Formative evaluation occurs while the program is on-going and thus is concerned

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with improving the program or product. In contrast, summative evaluation focuses on a program or product which has been developed and thus is concerned with the overall effectiveness of a program or product.

In educational evaluation, the function of formative evaluation is to provide data about educational programs in order to assist program developers in developing and improving the program. In contrast, the function of summative evaluation is to provide data to determine the worth of the program. Summative data are thus useful for making decisions regarding programs, products, or procedures.

Brinkerhoff, et al., (1983) suggested that in its formative function, evaluation is used for improvement and development of on-going activity (or program, person, product, etc.), while summative evaluation is used for accountability, certification, selection, or continuation of a program.

Stufflebeam (1971), referring to the two functions of evaluation, suggested that proactive evaluation is intended to serve decision-making, while retroactive evaluation is intended to serve accountability.

The difference between formative and summative evaluation has an effect on the process by which evaluation is to be carried out. Formative evaluation is often done by internal evaluators, that is, persons who are directly involved in the development of the program. The evaluation

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process may be done by individuals or teams. The individual or members of the team may perform a dual role by being both developers and evaluators. Summative evaluation, on the other hand, is often done by internal evaluators, external evaluators, or a team comprised of internal and external evaluators. External evaluators are persons not directly involved in the development of the program and may be from outside the organization.

Evaluation and Research

A review of the literature indicates that evaluation shares some common characteristics with several other activities, such as research, measurement, assessment, and tests. Mehrens and Lehmann (1984) suggested that the term evaluation is occasionally used interchangeably with tests, measurement, and assessment. Wolf (1984) found the following activities to be related to evaluation: measurement, research, and learner appraisal.

Other writers have also indicated the close relationship between evaluation and research (Borg and Gall, 1983; Smith and Glass, 1987; Wolf, 1984; and Worthen and Sanders, 1973). Borg and Gall, for instance, suggested there is a great degree of overlap between educational research and educational evaluation. Similarly, Smith and Glass suggested many evaluation techniques are the same as those in research.

However, despite these similarities, several writers have also pointed out some notable differences between

research and evaluation. They contend that in order to understand evaluation, it is important to know these differences. As Wolf (1984) aptly stated, "The differences between evaluation and research are considerable and these differences need to be examined so that evaluation can be brought more sharply into focus" (p. 6).

Worthen and Sanders (1983) listed twelve characteristics of inquiry which distinguishes evaluation from research. They are: (1) motivation of the inquirer, (2) objective of the search, (3) laws vs description, (4) role of explanation, (5) autonomy of the inquiry, (6) properties of the phenomena which are assessed, (7) generalizability of the phenomena studied, (8) salience of the value question, (9) investigation techniques, (10) criteria for judging the activity, (11) disciplinary bias, and (12) training (Worthen and Sanders, 1973, pp. 17-38).

Wolf (1984) identified three differences between research and evaluation. According to Wolf:

1. Research is typically aimed at producing new knowledge which may have no specific reference to any practical decision. Evaluation, on the other hand, is deliberately undertaken to guide action.

2. Research is concerned with the production of knowledge that is as generalizable as possible. Evaluation, in contrast, seeks to produce knowledge specific to a particular setting.

3. In research, there are fairly well developed canons, principles, procedures, and techniques for the conduct of studies. These methods serve to ensure the production of dependable and generalizable knowledge. However, in evaluation, while the methods of research frequently serve as a guide, there are a number of occasions when such methods are neither necessary nor practical.

Smith and Glass (1987) pointed out that the main distinction between research and evaluation lies in the intent and purpose of the investigator. According to Smith and Glass, there are four distinctions between research and evaluation:

1. Research seeks general explanations and its purpose is to contribute to theory and general knowledge. Evaluation, on the other hand, is parochial and its purpose is to appraise specific programs and determine their worth.

2. Research aspires to value neutrality. Evaluation, however, must represent multiple sets of values and include data that addresses these values.

3. Research is motivated by search for knowledge. Evaluation, on the other hand, is motivated by the need to solve problems, allocate research, and make decisions.

4. Researchers are autonomous and answerable to the scientific community. In contrast, evaluators are commissioned and are answerable to clients, audiences, and stakeholders.

Stufflebeam, et al., (1971) also considered that the major difference between research and evaluation lies in its purpose. In distinguishing evaluation from research, Stufflebeam stated that the purpose of evaluation is to improve and not to prove.

Borg and Gall (1983) suggested the following differences between educational evaluation and educational research.

1. Evaluation research is usually initiated by someone's need for a decision to be made concerning policy, management, or political strategy. The purpose of the research is to collect data that will facilitate decision-making. In contrast, educational research is usually initiated by a hypothesis about the relationship between two or more variables. The research is conducted in order to reach a conclusion about the hypothesis, that is, to accept or reject it.

2. Evaluation research is often done for a limited purpose. Decision-makers may be interested in how well their program works, and thus they commission a site-specific evaluation study to collect data relevant to their concerns. In contrast, researchers are more likely to be interested in discovering widely applicable principles explaining relationships between variables.

3. Evaluation research is concerned with judgements of value. Evaluators design their studies to yield data concerning the worth, merit, or value of educational

phenomena. Researchers design their studies to discover the truth about educational phenomena.

However, Borg and Gall made a significant point by stating that educational evaluation draws extensively on methodology used by educational researchers, despite differences in purpose. As such, evaluators may use research methodology for conducting evaluation studies.

Evaluation Models and Approaches

A variety of evaluation models and approaches have been developed for use as guidelines in conducting evaluation studies (Smith and Glass, 1987; Borg and Gall, 1983; Madaus, et al., 1983; Morris-Fitz Gibbon, 1978; and Worthen and Sanders, 1973). These guidelines were developed to meet different evaluation purposes and needs.

Due to the variety of models and approaches, Smith and Glass (1987) observed that there is no consensus among evaluation methodologists on a single, correct way to evaluate. Although some methodologists still advocate the superiority of certain methods, overall there seems to be more support among evaluators for a more eclectic approach to evaluation methodology (Brinkerhoff, et al., 1983). Such an approach, according to Brinkerhoff, seeks to find the best method or set of methods for meeting a particular evaluation purpose rather than assuming that one method is best for all purposes. Brinkerhoff further stated, "An eclectic approach is best . . . evaluation should use inquiry methods from behavioral sciences and related fields

as they are appropriate to a particular setting and evaluating purpose" (p. xx).

Borg and Gall (1983) were of the same opinion as Brinkerhoff and suggested that would-be evaluators study the various models to determine which one best suits one's educational philosophy and the philosophy of the clients whose programs one will evaluate.

In describing the various evaluation models and approaches, Smith and Glass (1987) pointed out that like researchers, evaluators are also governed by alternative paradigms. A paradigm, which is a kind of organizing framework (a set of beliefs and assumptions), gives rise to different approaches to evaluation. Smith and Glass described four alternative paradigms that can be distinguished from each other primarily by their different conceptions of what evaluation is. The four evaluation paradigms are:

1. Evaluation as Applied Research.
2. Evaluation as Part of System Management.
3. Evaluation as Professional Judgement.
4. Evaluation as Politics.

Within these four paradigms are several models or approaches to evaluation. These paradigms, models or approaches show the scope and variety of ideas about what evaluation is and how evaluation studies can best yield responsible and credible value judgements (Smith and Glass, 1987).

Borg and Gall (1983) categorized several major models of educational evaluation as follows:

1. Evaluation of the Individuals.
2. Evaluation of Performance Relative to Objectives.
3. Evaluation to Assist Decision-Making.
4. Evaluation to Identify Issues and Concerns.

Morris and Fitz-Gibbon (1978) listed six of the major program evaluation models in education. They are:

1. Goal-Oriented Evaluation, which emphasizes that evaluation should assess student progress and the effectiveness of educational innovations.
2. Decision-Oriented Evaluation, that is, evaluation should facilitate intelligent judgements by decision-makers.
3. Transactional Evaluation, which states that evaluation should depict program process and the value perspectives of key people.
4. Evaluation Research, that is, evaluation should focus on explaining educational effects and devising instructional strategies.
5. Goal-free Evaluation, which proposes that evaluation should assess program effects based on criteria apart from the program's own conceptual framework.
6. Adversary Evaluation, which states that evaluation should present the best case for each of two competing alternative interpretations of the program's value with both sides having access to the same information about the program (as cited in Isaac and Michael, 1985, p. 7).

Worthen and Sanders (1973) provided a comprehensive overview of the various major evaluation models according to similarities and differences in the evaluation strategies proposed. Worthen and Sanders classified them into three categories of strategies:

1. Judgemental Strategies, which require the evaluator to play a judgemental role. This category is represented by Cronbach (1963), Scriven (1967), and Stake (1967).

2. Decision-Management Strategies, also known as decision-management approaches to evaluation. This group is represented by Stufflebeam (1968), Alkin (1969), and Stufflebeam, et al., (1971).

3. Decision-Objective Strategies, or decision-objective plans has its primary emphasis on the congruence of behavioral performance with stated objectives. This group is represented by Tyler (1942), Metfessel and Michael, Hammond (undated), and Provus (1969).

Worthen and Sanders further provided a comparative description of eight of the evaluation models based on several important characteristics of the models (Worthen and Sanders, 1973, p. 210-215). Similar to what has been discussed earlier, Worth and Sanders also suggested that the would-be evaluator be eclectic whenever possible in selecting useful concepts from each of the models and combining them into an evaluation plan that is better for having incorporated the best features of several approaches.

Importance of Evaluation in Education

Evaluation plays an important role in education. According to Rodgers (1983), demand for systematic evaluation of educational programs increased as curriculum development activities expanded. Greater demands were made by funding agencies and consumers alike to make available acceptable evidence on the effectiveness of the new programs for bringing about expected results.

Similarly, Worthen and Sanders (1973) suggested that the goal of evaluation must be to answer questions of selection, adoption, support, and worth of educational materials and activities.

Borg and Gall (1983) observed that educational evaluation has attracted so much interest from the government, as public administrators have come to view evaluation as an important tool in policy analysis, in the political decision-making process, and in program management.

According to Borg and Gall, in policy analysis, evaluation research yields important data about costs, benefits, and problems of various program alternatives. Policy analysts use these data to prepare position papers, which are then reviewed by persons with decision-making authority. In relation to political process, evaluation findings are used increasingly by politicians to create advocacy for particular legislation and budget operations appropriations. In program management, on the other hand,

evaluation research is becoming an increasingly important tool, such as in cost-benefit evaluation, accountability, and in generating data that will help managers make sound decisions relating to program design, personnel, and budget.

Wolf (1984) stated that educational evaluation is clearly decision-oriented and is undertaken with the intention that some action will be taken as a result. Further, evaluation is directed toward judging the worth of a total program and sometimes toward judging the effectiveness of a program for particular groups of learners. As such, evaluation is intended to lead to better policies and practices in education.

Mehrens and Lehmann (1984) considered evaluation essential in sound educational decision-making. They believed that as education is a large and important enterprise enterprise, it is crucial to evaluate its processes and products. As such, they suggested that educational decisions should be based on accurate, relevant information and that the responsibility of gathering and imparting that information belongs to educators. They further suggested that there should be a variety of data from diverse sources in order to make the best decision possible.

The importance of accurate, relevant, as well as valid and reliable, information for decision-making led the Joint Committee on Standards for Educational Evaluation to develop a standard known as the Standards for Evaluations of

Educational Programs, Projects, and Materials (Joint Committee, 1981). This Committee was chaired by Daniel Stufflebeam and was comprised of seventeen members representing twelve professional organizations associated with educational evaluation. The standards were created by the Joint Committee for use in judging the quality of educational evaluations.

The Joint Committee came to an agreement that a good evaluation study satisfies four important criteria: utility, feasibility, propriety, and accuracy. An evaluation has:

1. Utility, if it is informative, timely, and useful to the affected persons.
2. Feasibility, if the evaluation design is appropriate to the setting in which the study is to be conducted, and if the design is cost-effective.
3. Propriety, if the rights of persons affected by the evaluation is protected.
4. Accuracy, if the evaluation study has produced valid, reliable, and comprehensive information about the entity being evaluated.

The four criteria were subdivided into a set of thirty standards to be used both to guide the conduct of evaluation of educational programs, projects, and materials and also to judge the soundness of such evaluations.

The standards, according to Borg and Gall (1983), were developed for several reasons:

1. There was a growing awareness that the technical quality of some evaluation studies was poor and that some studies were insensitive to the entity being evaluated.

2. The process of evaluation could be corrupted by persons with ulterior motives. As educational evaluation usually involves political considerations, evaluators and clients can bend the evaluation process to produce results that reflect their biases or self-interests.

3. A published set of standards could help improve the professionalism of educational evaluation.

4. No adequate standards were available at the time the Joint Committee began their work.

Borg and Gall pointed out that the application of the thirty standards is not always straightforward. For example, the evaluator's effort to produce accurate evaluation (standards 20-30) may conflict with their desire to issue timely reports (standard 7). The Joint Committee recommended that evaluators consider dropping the project if it appears that important standards have been compromised.

Evaluation in Higher Education

A review of the literature indicated that there were not many writings on evaluation in higher education. The major writing on evaluation in higher education was by Dressel (1971).

According to Dressel, in higher education evaluation may focus on three distinctive aspects: the environment, that is, on the characteristics of the scene in which

education takes place; the process, that is, on the quality and organization of the learning experience provided; and the results, that is, on progress and achievement of students.

Dressel stated that the environment in great part is based upon human interactions (student with student, student with faculty, faculty with faculty), as well as upon physical facilities. The environment stimulates learning which affects and is affected by the formal learning processes deliberately planned to promote the student's education.

As such, evaluation focused on the environment examines instructional and library facilities, extracurricular cultural programs, residence halls, student activity centers, and the climate of learning generated by these facilities. The relations, values, and responsibilities of students, faculty, and administrative officers are also part of the environment.

Evaluation focused on the process involves the study of the organization and quality of the learning experiences provided. This includes an examination of the process of curriculum development, as this process has great impact on the receptivity of faculty and students to the program.

In focusing on the process, Dressel suggested the following questions need to be addressed. What is the exact nature of the experience offered by each course and program? What do instructors do? What do they expect of students?

What do students actually do? When? Where? How are the classroom experiences, the assignments, and the examinations related to the objectives? How are the various elements of the processes interrelated to provide and encourage sequence, coherence, and integration? Do instruction, residence hall living, student activities, and curriculum requirements reinforce or conflict with each other?

Evaluation on the results are primarily concerned with the results of a program. This involves an evaluation of the effectiveness of a course or of total curriculum. Student achievement constitutes a major element in such an appraisal, in addition to evaluation that concentrates on the course, the practice, and the curriculum as effectuating agents.

As such, Dressel is of the opinion that the environment, the processes in which the faculty members are actively involved, the results as found in student achievement, and the interrelationships of these, form a useful trichotomy for curriculum evaluation in higher education. Environment must be examined in relation to its influence on educational experiences and objectives. Similarly, the daily process of education should be assessed and the results of a program should be examined.

Dressel further stated that a number of general principles apply to evaluation of educational programs in higher education.

1. There is an a priori commitment to evaluation when a new curriculum is planned.

2. There must be widespread involvement in planning and in accumulating evidence for evaluation.

3. An evaluation program should be continuing, comprehensive, and accumulative and must be oriented toward the future.

4. Evaluation studies should be designed with specific questions and hypotheses in mind.

5. It is unwise to rely heavily on complex design and statistical treatments. Continuing involvement in evaluation is far more significant than attempts at precision through rigorously planned experiments (Dressel, 1971, pp. 219-220).

The major evaluation model considered most appropriate for use in evaluation in higher education is the CIPP (Context, Input, Process, and Product) model by Stufflebeam, et al., (1971). The CIPP model is considered most appropriate as it illustrates how evaluation could contribute to the decision-making process. The CIPP model would also best complement Dressel's approach to evaluation which focused on the environment, the process, and the results.

The CIPP model is made up of four types of evaluation: (1) Context evaluation; (2) Input evaluation; (3) Process evaluation; and (4) Product evaluation. Context evaluation defines the environment where change is to occur, the

environment's unmet needs, problems underlying those needs, and opportunities for change. Its purpose is to provide a rationale for determination of objectives. Input evaluation concerns judgement about the resources and strategies needed to accomplish program goals and objectives. The end product of input evaluation is an analysis of alternative procedural designs in terms of potential costs and benefits. Process evaluation is needed to provide periodic feedback for continuous control and refinement of plans and procedures. Product evaluation is used to determine the effectiveness of the project after it has run its full cycle. Its objective is to relate outcomes to objectives and to context, input, and process. It also assesses the extent to which ends are being attained with respect to change efforts within the system.

In the CIPP model, evaluation serves four types of decisions which correspond to the four types of evaluation discussed earlier.

(1) Planning decisions which determine the selection of goals and objectives (Context evaluation).

(2) Structuring decisions relating to strategies and procedures for achieving the objectives (Input evaluation).

(3) Implementing decisions are those involved in carrying out the strategies or action plan (Process evaluation).

(4) Recycling decisions used in determining the relationship of attainments to objectives and whether to

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continue, terminate, evolve, or modify the activity or the program (Product evaluation).

Evaluation in Curriculum Development

Curriculum development involves three phases: the selection and formulation of objectives, the selection and organization of experiences, and evaluation.

These three phases are interrelated and involve evaluation at every phase. According to Dressel (1971) the formulation of objectives involves evaluation because it requires the application of criteria to select, define, and reduce the possible objectives to a reasonable, consistent, and attainable set. The selection and the organization of appropriate educational experiences require many evaluative judgements. The complete cycle of development of a curriculum is followed by a comprehensive evaluation of that curriculum. As such, evaluation plays a significant role throughout the development of a curriculum.

Other writers have also indicated the importance of evaluation in curriculum development. According to Rodgers (1983), as resources were made available for public and private sources to revise, develop, and implement curriculum materials and activities, there were increased demands for accountability and judgements of value and effectiveness. Answers were being sought concerning social and educational relevance for different kinds of learners, worth and validity of content and materials and impact of programs on the behavior patterns of teachers and learners, and measured

outcomes resulting directly from the use of selected instructional materials.

Levy (1977) emphasized the point made by Rodgers and stated that curriculum evaluation is being asked to provide answers to questions such as: Is it worthwhile to devote time to learning materials included in the program? Do the educational materials reflect recent developments and contemporary ideas dominant in a given field of intellectual and scientific behavior? Are the study materials free from obsolete concepts and ideas?

In addition to these questions, Rodgers (1983) felt the following related questions need to be asked: Was there a plan or design for implementing the curriculum program? To what extent was the curriculum program implemented according to the design suggested by the developers? Are there provisions for making changes in the program's design and implementation or strategies? Thus, according to Rodgers, the pursuit of answers to these questions requires a system for selecting, collecting, analyzing, summarizing, and making judgements about relevant data.

In order to provide answers to these questions and other related questions, curriculum evaluators have designed models and approaches to assist in curriculum evaluation. According to Rodgers, three major models dominate the field of curriculum evaluation. They are classified on the basis on their concern with (1) Achievement of Desired Outcomes; (2) Assessment of Merit; (3) Decision-making.

The Achievement of Desired Outcomes model is used primarily to evaluate the achievement level of individual students and/or groups of students. The focus is on the extent to which students are performing in accordance with expected behavior.

The Assessment of Merit model is primarily concerned with the examination of the merit of a given entity. The focus is on determining the worth of a given entity according to a standard. Further, this model also concerns itself with stages in the curriculum process when certain evaluative questions are raised. The stages refer to functions studied at both the formative and summative periods of the implementation of a curriculum program.

The Decision-Making model, on the other hand, is primarily concerned with future actions based on the evaluation results. This model seeks to sort out alternatives to assist in decision-making.

However, according to Rodgers, these models are not mutually exclusive when they are employed. In practice, components of each model may be combined together to get the different kinds of information desired.

In relation to curriculum development, Rodgers (1983) suggested a five-step process for conducting a curriculum evaluation study:

1. Define the primary audiences and identify critical issues.

2. Identify information that is relevant to each issue variable and the best sources for obtaining the necessary information.

3. Determine how much information should be collected, summarized, and organized to analyze.

4. Select appropriate instruments and procedures for gathering and analyzing required data.

5. Interpret data and compare results with appropriate standards to support conclusions about value and effectiveness.

Evaluation in Occupational or Professional Curriculum

In relation to the importance of evaluation in curriculum development discussed earlier, evaluation plays a more significant role in the development of occupational or professional curriculum. In order to better meet the ever-changing needs of the employers as well as the graduates, the curriculum is subjected to a continuous process of evaluation, review and modification. Consequently over the years, new courses and content areas are added or deleted from the curriculum. The tendency, however, is generally toward the former, that is, toward the addition of new courses and content areas. As Garrity (1984) observed, it often happens that once material is put into a program it tends to remain as part of the curriculum even after it ceases to serve any useful purpose.

The process of addition of courses and content areas has also resulted in another implication to the curriculum. As pointed out by Caswell (1969):

The curriculum through the years has developed by a process of accretion. As new fields have arisen, their proponents have to fight hard to secure a place for them in the (school) offering. The result has been that the curriculum is largely a patchwork. The emphasis given to various studies is determined substantially by historical accident or by the relative strength of competing supporters of various subjects (p. 8).

As a consequence of this addition of courses and content areas, the learners generally have to bear the burden of processing more information. This addition of new courses and content areas may have further implications if the curriculum development process is not well monitored. For instance, the course or courses as well as the content areas may not be relevant or adequate to current needs. Also, in the eagerness of adding new courses and content areas, duplication in the course or content areas may be overlooked. If this process of continuous addition is not properly monitored and appropriately addressed, it may have a negative impact on the quality of the programs being offered, as well as on the graduates being produced. As Dressel (1971) stated, without proper review and control, university courses increase without apparent rationale.

An evaluation of the curriculum and the programs would be the most logical step to be taken by curriculum decision-makers to address this situation. The curriculum and the

program needs to be reviewed, revised, and modified in relation to its quality and quantity, as well as its relevance and adequateness.

In this context, Garrity (1984) pointed out that curriculum decision-makers are faced with the task of reviewing program objectives, course requirements and course content. The questions that need to be asked are: Are the programs meeting existing or expected manpower needs? Are the graduates of the program able to perform adequately once they have entered the job market? Does the program include extraneous and outdated material?

Wentling (1980) was of the same opinion on this issue and further suggested that "an evaluation approach must do more than analyze the extent to which a given program had adhered to an original plan or has attained its primary goals and objectives. Evaluation must assess the objectives themselves and determine if they are realistic and appropriate to the on-the-job situation encountered by the learner" (pp. 5-6).

One of the ways to address this issue is by seeking the opinion of those who have gone through the program. Follow-up studies of recent graduates who are currently employed provides pertinent information in relation to the relevance and adequateness of the curriculum or the program to their current job performance. According to Garrity, graduates are in the best position to let their alma mater know the

strength and weaknesses of a program as they experience them in the first few months on the job.

Similarly, surveys of employers of these graduates will provide the opportunity to cross-validate the information. In relation to obtaining information from employers, Garrity pointed out that employers "naturally know what they expected in a new employee and are usually only too willing to let the institution know how well graduates meet these expectations" (p. 41).

Wentling suggested that an employer survey can provide valuable evaluative information to managers of occupational programs. In conducting the employer survey, Wentling noted. "Like any other evaluation of other types of educational activity, the employer survey must be well planned. Planning must be based upon a well-conceived objective or desired outcome and must involve both those individuals who will conduct the survey and those who will utilize the result" (p. 187).

Former students, thus, are considered prime sources of data for curriculum or program evaluation. On this basis, Paul (1975) suggested that follow-up of former students is essential as "it provides a periodic feedback mechanism for evaluation and accountability . . . establishes trends for planning, helps to determine manpower and supply, and provides an important input for resource allocation decisions" (p. 1).

Paul developed a manual on follow-up procedures designed to facilitate the collection, analysis, and reporting of information on post-schooling experiences of graduates and dropouts. This manual was based on follow-up studies done in the state of Kentucky.

To ensure a high return rate of survey questionnaires, as well as to reduce the cost of conducting the survey, Paul suggested an orientation of the subjects. The orientation may be done through an orientation session held before the students graduate, or an orientation of the subjects through a letter mailed two weeks prior to the mailing of the questionnaire. The orientation should emphasize the purpose, need, and importance of returning the survey data, as well as the importance of completing and returning the questionnaire promptly.

In addition to information from graduates and employers, information from other sources involved in the curriculum would provide curriculum decision-makers with additional information for wise curriculum decision-making. According to Brinkerhoff, et al. (1986), multiple sources of data are valuable to curriculum decision-makers. Brinkerhoff developed an evaluation model which involves gathering data from faculty members, students, graduating students, graduates, and employers. The model was designed to "review the curriculum to meet the new and very different teacher certification requirements" (Case C-1, pp. 303-323).

Data from faculty members were obtained through an opinionaire from rating the appropriate curriculum content. Data obtained from students were about their perception of the appropriateness of the content selected for the various courses. Data from graduating students were aimed at an objective measure of the students' perceptions of the relevance of the various courses, as well as their subjective judgements and comments relative to each course.

Follow-up of graduates of the program was designed to obtain feedback about the relevance of their training for their current job situation. Information of interest was whether there was any content that should have been covered but was not. A survey on employers was aimed at determining the relevance of the training, as well as graduates' strengths and weaknesses. Through these multiple sources of data, feedback information was used by the curriculum decision-makers to revise the teacher education curriculum.

A study which solicits feedback from employers for making curricula decisions was undertaken by Baxter and Young (1982). Baxter and Young conducted a survey of prospective employers in the state of Mississippi to determine their perceptions of the needs of high school students who might work for them. Ninety-six employers from local companies and businesses participated in the study.

In a question related to the usefulness of skills and attitudes on the job as perceived by employers, the overall results revealed that attitudinal behavior related to work

and associations with other people received higher ratings of employee need than did most skills. In another item related to skills and attitudes needing more emphasis in the schools as perceived by employers, again, attitudinal behavior (especially being dependable and getting along with others) was ranked higher than most skills. In the skills section, those related to basic communication, thinking and problem solving, were ranked high, while those associated with specific job activities were rated lowest.

This study indicated that there was a correlation between employers' perceptions of usefulness of skills and attitudes on the job with skills and attitudes needing more emphasis in the schools. In almost every instance where a skill or attitude was ranked high on the basis of usefulness on the job, it was also frequently identified as an area needing more emphasis in the schools.

The study also indicated that among the methods used to evaluate high school graduates to determine if they had the necessary skills and attitudes, interview and observation of the person while working were cited most often.

Based on the results of the study, some of the major implications to curriculum decision-makers were:

1. Curriculum decision-makers must recognize the importance of attitudinal development and strive to foster good attitudes.

2. The need to put more emphasis on communication skills, thinking, and problem solving.

3. A mechanism should be established to permit educators and lay people to interact so that the curriculum can be structured to meet employment needs.

4. The need to conduct follow-up on former students in order to keep the curriculum relevant.

Another study which considered data from employers for program planning was conducted by Ammon and Robertson (1985). In order to gather program-planning information needed by the Emerging Technologies Consortium, which consists of four community colleges in Michigan, Ammon and Robertson conducted a survey of more than 100 business and industrial firms. The purpose of the study was to explore the dimensions of change in the workplace resulting from developments in technology and home health care.

Among the major findings were that business firms of all sizes in all economic sectors were using advanced technology. The study also indicated that employers expect future employment growth to be concentrated in the more skilled occupations, such as professionals, technicians, and skilled craftspersons.

Employers also expressed great concern about the lack of basic skills and that rigidity of the credit hour system and the semester term schedule are perceived as barriers to responding to the training and retraining needs of business and their employees.

What implications do these findings have in relation to curriculum decision-making? According to Ammon and

Robertson, "employers expect community colleges to move in the directions that emphasize fundamental skills, integrative educational programming, career guidance, articulation with other educational institutions, and more flexibility in design and scheduling of courses" (p. 27).

In another similar study, Benson (1983) surveyed personnel managers to identify the factors or skills most important in helping graduates obtain employment and, at the same time, determine which courses of study or types of classes are most valuable in helping prepare graduates for employment. Benson was concerned that graduates who meet all the educational requirements for a business administration degree cannot find satisfactory jobs. Also, between 50 to 70 percent of business school graduates change employment within three years after they start their first post-graduate jobs.

Benson believed the cause of the problem may well lie in the curriculum design and course offerings of many business schools and programs and their relative emphasis. To determine whether this is the case, the Business and Management Program Office of the University of Wyoming conducted a survey of personnel managers in the greater Wyoming area. The survey was designed to collect data in two specific areas: Which factors and skills are most important in helping graduating business students obtain employment? Which specific courses of study and/or types of

classes are most valuable in helping prepare business students for management/administrative positions?

In relation to the first question, responding personnel directors indicated that both oral and written communication skills are the most important and valuable skills a graduating student can have or acquire, followed by work experience, energy level (enthusiasm), technical competence, and persistence/determination.

Responses to the second question, once again, indicated that both written communication (that is, English) and oral communication (that is, speech) courses are felt to be important. Respondents also indicated the following types of courses, in descending order of importance, were very valuable: personnel management, general management, financial management, management ethics, and current issues in management.

Two of the conclusions drawn from this study that relates to curriculum decision-makers are:

1. The apparent difference between the way the academic community and the business community evaluate the importance of specific factors, skills, courses of study, and classes. As an example, the academic community places an emphasis on courses such as mathematics and statistics, and factors such as accreditation and grade-point average, as compared with the relatively low ranking of those items in the estimation of the responding personnel managers.

2. Communication skills and courses, both written and oral, are very important for business. The academic community, according to Benson, should do a better job preparing students in this area by: (1) increasing the English and technical writing requirements in business curricula; (2) increasing the writing and oral communications requirements in business courses; and (3) increasing the requirement for research and report writing in the form of required business research and report writing courses in business curricula.

Benson made a significant point by stating, "Perhaps what is needed is more creativity in blending general education requirements with functional business courses together with less emphasis on functionality and narrow specialization in business education" (p. 65).

On a similar belief that feedback information forms a valuable tool for curricula decision-making, Harshman (1970) conducted a project in order to design a model for assessing the quality of non-traditional programs in higher education. The goals of the project were:

1. To explore and develop the concept of quality in educational programs in order to achieve a better understanding of it.
2. To analyze evaluation methodologies as they might apply to non-traditional programs in higher education.

3. To design a quality assessment model which meets certain stated criteria for evaluation of non-traditional programs.

4. To test the model on a non-traditional program. The project involved four types of pilot studies. Two of them involved a survey of graduates, and a survey of employers of these graduates.

The following are some of the conclusions drawn from the project:

1. The four pilot studies yielded a wealth of important information for curriculum decision-makers.

2. The project consultants were positive about the studies and the results. With the exception of the limitation noted, pilot studies represent the kind of quality assessment research that can be done on a non-traditional program.

3. The importance of multiple sources of data was highlighted, as well as the relationship between and among various quality assessments.

The importance of a specific evaluation model for evaluation was highlighted by Willet and Piland (1974). In an effort to meet the community's demand for relevant career education, staff at Moraine Valley Community College (MVCC), Illinois, developed a career program evaluation model which emphasized an employer evaluative data base. The model is shown in Figure 2-1.

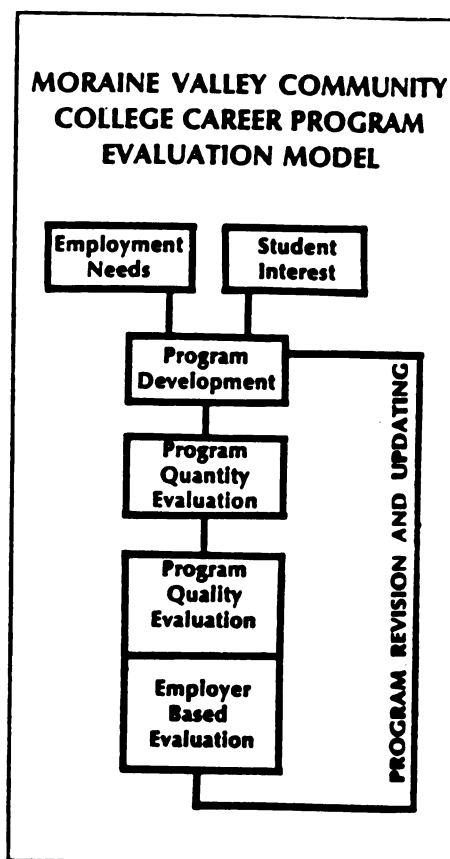


Figure 2-1
Moraine Valley Community College Career
Program Evaluation Model
(From Lynn H. Willet and William E. Piland.
"Employer-Based Evaluation." AACJC, Feb. 74,
pp. 36)

In this evaluation model, in addition to the typical quantitative data, qualitative data were gathered from employers to assist curriculum decision-makers in improving programs. Qualitative data were based on job performance-based competencies. These competencies were expressed in measurable behavioral objectives, and divided into three major areas: (1) human relations, (2) problem solving, and (3) technical skills. In addition to these three skills, additional information was gathered that related to the graduates' strengths and weaknesses, job advancement possibilities, and the employer's desire to hire other future graduates. Data were gathered through written questionnaires given to the graduates' immediate supervisors and interviews of the employers by staff of the college.

The result of the study indicated employers gave high ratings to all questionnaire items. Mean score values for all questionnaire items ranged between "highly effective" to "effective."

Based on the study, the following curricula decisions were made:

1. Recommendations for changes have been suggested for program objectives, especially those objectives rated low.
2. For specific programs, recommendations for review of specific course objectives have also been made.
3. Future research efforts will focus on the instrument's reliability and validity and on sampling the graduates.

Additionally, the interviews conducted by the staff have resulted in better relations between staff and community employers, future internship possibilities for the graduates, and employer input into the college's career program.

Another point that deserves consideration by curriculum decision-makers was the conclusion made by Willet and Piland. According to Willet and Piland, the employer-based evaluation was of benefit for determining program success. Results of the employer evaluation introduce feedback into continued program development and revision efforts. Programs are then ensured of being up-to-date and relevant.

In an attempt to assist curriculum decision-makers in making realistic judgements, Jones (1984) surveyed recent business graduates of the College of Business Administration at the University of South Carolina, Columbia, South Carolina. The study indicated that 26 of the 27 objectives listed in the questionnaire were adequately met. Graduates also indicated that 18 of the 27 objectives were of little or no value to their current job performance. Graduates who perceived they needed additional training believed the need was caused by the fact that their current jobs required more comprehensive skills than provided by the stated course objectives. In relation to instructional practices, graduates indicated that concepts were inadequately explained in some core courses, there was too much memorization and not enough application, and the faculty was

underrepresented by members of the "real world" business community. Graduates also indicated the need for practical orientation of the objectives as compared to theoretical orientation.

Based on the study, among the recommendations Jones made for consideration by curriculum-decision makers were:

1. Course design, instructional methods, and objectives of some of the courses should be reevaluated.

2. Periodic assessment of employer requirements in relation to the skill and knowledge needs of entry-level finance positions should be considered. Jones believed information obtained from employers on a regular basis would permit current skill and knowledge needs to be incorporated into the curriculum assessment process and permit modification of objectives consistent with the information provided by employers.

3. The need to continuously assess the constantly changing skill and knowledge-need mix of the "real world" environment.

4. Periodic personal interviews of students returning from cooperative education experiences would be one of the sources capable of providing current information on job skill and knowledge needs.

Evaluation in English as a Second Language Curriculum

A review of the literature on curriculum evaluation in the English as a Second Language (ESL) program indicated that a great majority of the studies focus on evaluation of

on-going activities in the classroom as well as on final evaluation at the end of a particular course or program. Most of these were related to language instruction and language learning. Very little literature was found that focused on post course or program evaluation.

Dubin and Olhstain (1986) aptly observed that "the field of language pedagogy has stressed the activities of single teachers and their students as evidenced by the long history of methodology directed at this audience alone" and this may be due to "the very complexity of human language, together with the wide variety of circumstances in which it is taught" (p. 1).

The emphasis on evaluation of on-going activities as well as on goal achievement in ESL may be due to the strong influence of the curriculum models of Tyler (1950) and Taba (1962). In Tyler's model, evaluation is perceived as the determination of goal achievement. In Taba's model, evaluation is concerned with the "determination of what to evaluate and of ways and means of doing it" (p. 12).

In the area of ESL curriculum, Garcia (1976) further developed Tyler's model by stating that evaluation involved "making decisions concerning the extent to which educational ends are being attained" (p. 2). From Tyler's and Taba's models, as well as Garcia's approach, it can be concluded that evaluation in ESL is confined to the classroom as well as at the completion of a course or program.

In order to determine whether the ESL curriculum or program is effective, relevant and adequate, further evaluation needs to be done beyond the classroom or beyond the conclusion of a particular course of program. ESL curriculum decision-makers need to determine whether the curriculum or the program that has been meticulously planned and implemented is adequate and relevant in meeting the current needs of those who have gone through the program. The logical approach to this form of evaluation is to solicit feedback from those who have gone through the program, by conducting follow-up studies.

Follow-up studies are important to ESL curriculum decision-makers as the information gathered can be used as a basis to modify, up-date and further improve the existing curriculum. In academic programs, follow-up of students who have graduated and are currently pursuing further studies in specific academic disciplines can provide the required information.

In relation to ESL in occupational or professional curriculum, graduates of the program are in the best position to provide pertinent feedback information on the relevance and adequateness of the ESL curriculum to their current job performance. Follow-up studies in ESL are especially important in occupational or professional curriculum where the program is aimed at preparing students for immediate employment upon graduation. The ESL curriculum in occupational or professional curriculum is

more specific and is generally characterized by special-purpose English or English for Specific Purposes (ESP) (Noss and Rodgers, 1976; Mackay, 1978; Strevens, 1980; Robinson, 1980; Philip, 1981; and Mohan, 1986). Among the significant characteristics of ESP is that "the course is purposeful and is aimed at the successful performance of occupational or educational roles. It is based on a rigorous analysis of students' needs and should be 'tailor-made'" (Robinson, 1980, p. 13); it focuses on preparing learners for "chosen communicative environments" (Mohan, 1986, p. 15); and is based on a close analysis of the learners' communicative needs for a specific occupation or activity, as well as a detailed analysis of the language of that occupation or activity (Strevens, 1980). As ESP is "tailor-made" to meet the needs of the learners, it is important that the ESP programs be relevant and adequate in meeting the current needs of the graduates and the employers.

Accordingly, a survey of the graduates currently employed can be one means of determining whether the ESL program is relevant and adequate in meeting the current needs of the graduates. A similar survey of employers of these graduates would provide the means to cross-validate the information.

In this context, through follow-up studies, the following questions considered pertinent to ESL curriculum decision-makers may be addressed accordingly:

1. Are the existing ESL/ESP courses and content areas relevant and adequate in meeting the current job needs of the graduates?

2. What content areas need to be included, added, emphasized, reduced, or deleted from the existing program?

3. What language skill or skills (that is, reading, writing, speaking, and listening) needs to be given priority and/or emphasized?

4. What course(s) needs to be introduced in order to strengthen the existing ESL curriculum?

Based on the foregoing discussion, it can be concluded that follow-up studies play an integral part in the area of ESL curriculum. Unfortunately, as mentioned earlier, very little literature was found regarding post-course or post-program evaluation in ESL. Four of the related studies will be reviewed, i.e., Baxter and Young (1982), Durfee (1984), Pollack and Godwin (1983), and Graham and Beardsley (1980).

Based on the belief that decision-makers at all levels must be knowledgeable about employers' expectations for prospective employers so that resources can be allocated most effectively, Baxter and Young (1982) conducted a survey of prospective employers in the state of Mississippi to determine their perceptions of the needs of high school students who might work for them. Five categories of companies and businesses were surveyed: manufacturing, service (hospital, banks, etc.), public employers (city, police, etc.), wholesale merchants, and retail merchants.

Two items are relevant to ESL in this study. One item, "Usefulness of Skills and Attitudes on the Job as Perceived by Employers," listed twelve skills and four attitudes. The rating for each skill and attitude was from seven (greatly needed), to one (needed little or not at all). In the skills section, of the twelve skills listed, the four ranked highest by employers were related to language skills. They were: following spoken instructions (5.76), speaking and listening (5.24), reading and understanding what has been read (5.24), and following written instructions (5.13).

The other item, "Skills and Attitudes Needing More Emphasis in the School as Perceived by Employers," indicated five of the top six skills ranked by employers were again related to language skills. They were: reading and understanding what has been read (68%), following spoken instructions (66%), writing skills (such as being able to fill out forms) (55%), following written instructions (53%), and speaking and listening (52%).

Basic communication skills, thus, were highly rated on both items in the survey. With such feedback information, one curricula decision would be for more emphasis on communication skills in the curriculum.

Another study which used feedback for curricula decision-making was done by Durfee (1984). In an attempt to develop a technical report-writing course, Durfee conducted a survey of eight local industries. The purpose of the survey was to find out specific communication demands the

local industries require of technicians, and to investigate the writing responsibilities of technicians. Durfee's study was based on the concern that students enrolled in a technology course could see the value of technical courses but not a technical report-writing course. Durfee's hope was that students would respond favorably to a course that was based on "local (therefore realistic) requirements," rather than solely on textbook projections.

Responses to the survey indicated that writing plays a major role in the local industry. At the technician and engineer level, the top four ranked skills were report writing, letter writing, memo writing, and process writing (describing how something is done or how to do something). The major difference was in report writing, where engineers write more proposals than technicians. Also, at the technician level, letter writing, memo writing, and report writing are frequently interchangeable. The survey also indicated that good writing skills, particularly clear organization and concise phrasing, are what industry expects a college student to learn prior to employment. The content and format are matters to be learned after employment.

In relation to oral or verbal skills, the study indicated that as one advances, verbal skills become necessary as "advancement almost always means less doing and more telling" (p. 184). Another important observation in relation to verbal skills was that as one advances, informal speaking situations (staff meetings, phone conversations,

and solicitation of information) expand to more formal ones such as structuring department presentations, leading staff meetings, community group talks, and presentations promoting the company's product.

The study also indicated another important advantage of the ability to write and speak well. The ability to write and speak well clearly contribute to promotion.

The Writing Consultancy Project (Pollack and Godwin, 1985) is another example of how feedback from graduates and employers can be used as a basis for curricula decision-making. In this project, an engineering instructor and an English instructor who acted as a consultant, worked together to integrate writing instruction into the technical course. Their decisions were guided by feedback from employers and graduates in the local business, industry, health, and government services. Through separate surveys, they determined that engineers need far better communication skills. The English language instructor also surveyed the exact writing needs, and based on this information, planned methods for integrating writing instruction into the course. Based on the information gathered, the two instructors worked together to plan instructional strategies, develop writing materials, and determine methods of evaluating student documentation.

At the semester end, they found that students had mastered the concept and format of a formal technical report. Students had also improved their grammar and

mechanics. The students, on the other hand, reported better understanding of technical writing. Later, graduates reported that the consultancy training was a major factor in their being hired by area industry.

Pollack and Godwin concluded that the Writing Consultancy Project offered a fine method of improving graduates' writing skills and preparing them for the communication demands of the workplace.

A study which combined decisions based on analysis of students' needs with evaluation of students' and instructors' feedback to develop and to further improve the course was undertaken by Graham and Beardsley (1986). The study was based on the concern that some of the non-native, English-speaking, pharmacy graduates were professionally handicapped by a lack of communicative ability in English. As a result, a number of them had difficulty finding good positions due to insufficient speaking proficiency.

A specially designed experimental communication course was developed. This course was a combination of content-area ESL and ESP. Speech functions deemed necessary for effective oral communication by pharmacists in their professional settings were emphasized, together with instruction in relevant linguistic structures, communication principles and techniques, and active student participation form the basis of this course. The course met weekly for one semester and was team-taught by a pharmacist

specializing in communication for pharmacists and an ESL specialist.

At the completion of the course, the results of a paired t-test showed a statistically significant improvement in all categories of the Speaking Proficiency English Assessment Kit (SPEAK) tests. The mean fluency score rose the most (14.2%). As one of the primary objectives of this course was increasing students' fluency, this result was considered a success. Students' evaluations also suggested the course was effective. Based on both student evaluations and instructor observations, several changes to improve the course were identified.

This study also suggested two significant implications to evaluation in the area of ESL and ESP:

1. The need for improvement in the area of evaluation.
2. The importance of using feedback and results of evaluations for curricula decision-making.

Summary

Evaluation has been defined differently by different people relative to its purposes and functions. However, recent developments in evaluation favor the definition of evaluation as providing information for decision-making. Evaluators also seem to be in agreement that: (1) evaluation is an integral part of the curriculum development process; (2) data gathered from evaluation is important for curriculum decision-making; (3) multiple sources of data are

valuable and thus evaluation should involve as many audiences and stakeholders as possible.

In occupational or professional curriculum, evaluation of the program can be done through follow-up studies. Follow-up studies play a significant role as feedback information from graduates can assist curricula decision-makers in making wise and objective judgements. Feedback from employers of these graduates can provide the means to cross-validate information. Several curriculum-evaluation models and approaches are available to assist curriculum decision-makers. However, the problem that exists is that there is no one standard evaluation method or model which suits the need of curriculum decision-makers. Another problem that exists is the need for more valid and reliable instruments for evaluation purposes.

In light of this situation, evaluators proposed the adoption of an eclectic approach to program evaluation. By adopting this approach, curriculum decision-makers can use established evaluation models and approaches as a guide to developing a curriculum evaluation method for their own purpose.

CHAPTER III

RESEARCH DESIGN AND METHODOLOGY

Introduction

The major purposes of the present study were to assess the degree to which required banking studies courses are relevant and adequate to current job performance as perceived by recent graduates, the degree to which practical training is adequate in preparing graduates for current job performance and, the degree of importance of the English language to current job performance as perceived by recent graduates. In addition, the purpose of the present study was to determine the degree to which follow-up study of recent graduates for the purpose of eliciting feedback for curriculum decision-making is viable in Malaysia.

The research design for this study utilized a survey employing a written questionnaire which was personally delivered to 1985, 1986, and 1987 graduates of the Diploma in Banking Studies program, MARA Institute of Technology in Malaysia, who are currently working in financial institutions in the Federal Territory and the state of Selangor. Statements describing required banking studies courses, practical training, and the English language were rated by recent banking studies graduates.

Population

The total number of Diploma in Banking Studies students who graduated from May 1985 through December 1987 was 802 (see Table 3-1).

Table 3-1

Number of 1985, 1986, and 1987 graduates

Year	Male	Female	Total
1985	87	187	274
1986	184	174	358
1987	84	86	170
Total	355	447	802

Source: Office of Admissions and Records, MARA Institute of Technology, Malaysia

Males constituted 44.3% of the population, while females constituted 55.7%.

The population for this study was made up of May 1985 through December 1987 banking graduates who are currently working in financial institutions in two selected regions, namely the Federal Territory and the state of Selangor in Malaysia. The banking graduates in the other twelve of the thirteen states in Malaysia were not considered for the study.

Sample and Sample Selection

The sample consisted of volunteers who were working in financial institutions in the Federal Territory and the

state of Selangor. Thus selection was not random. This study is evaluative in nature and not inferential and thus there is no intention to make inferential statements to a larger population. Figure 3-1 shows the geographical area of the sample. The list of financial institutions in these two regions is presented in Appendix A. A partial list of recent graduates who were, at the time of the survey, working at financial institutions was obtained through the alumni office of the Institute and through the personnel departments of some of these financial institutions. Personal contacts were also utilized as an effort to locate as many graduates as possible.

Several criteria were utilized in selecting the sample for this study. Graduates must have worked in their current job position for a minimum of six months prior to participation in the study. These graduates could reasonably be expected to remember, for rating purposes, the content of the required banking studies courses in relation to their current jobs.

Accessibility and representativeness of the 1985, 1986, and 1987 graduates were reasons for selection of that particular group. Graduates working in financial institutions in the Federal Territory represent a group of graduates working in a cosmopolitan environment, while those in the state of Selangor represent a rural-urban working environment, a characteristic considered important for this study. Financial institutions in the Federal Territory

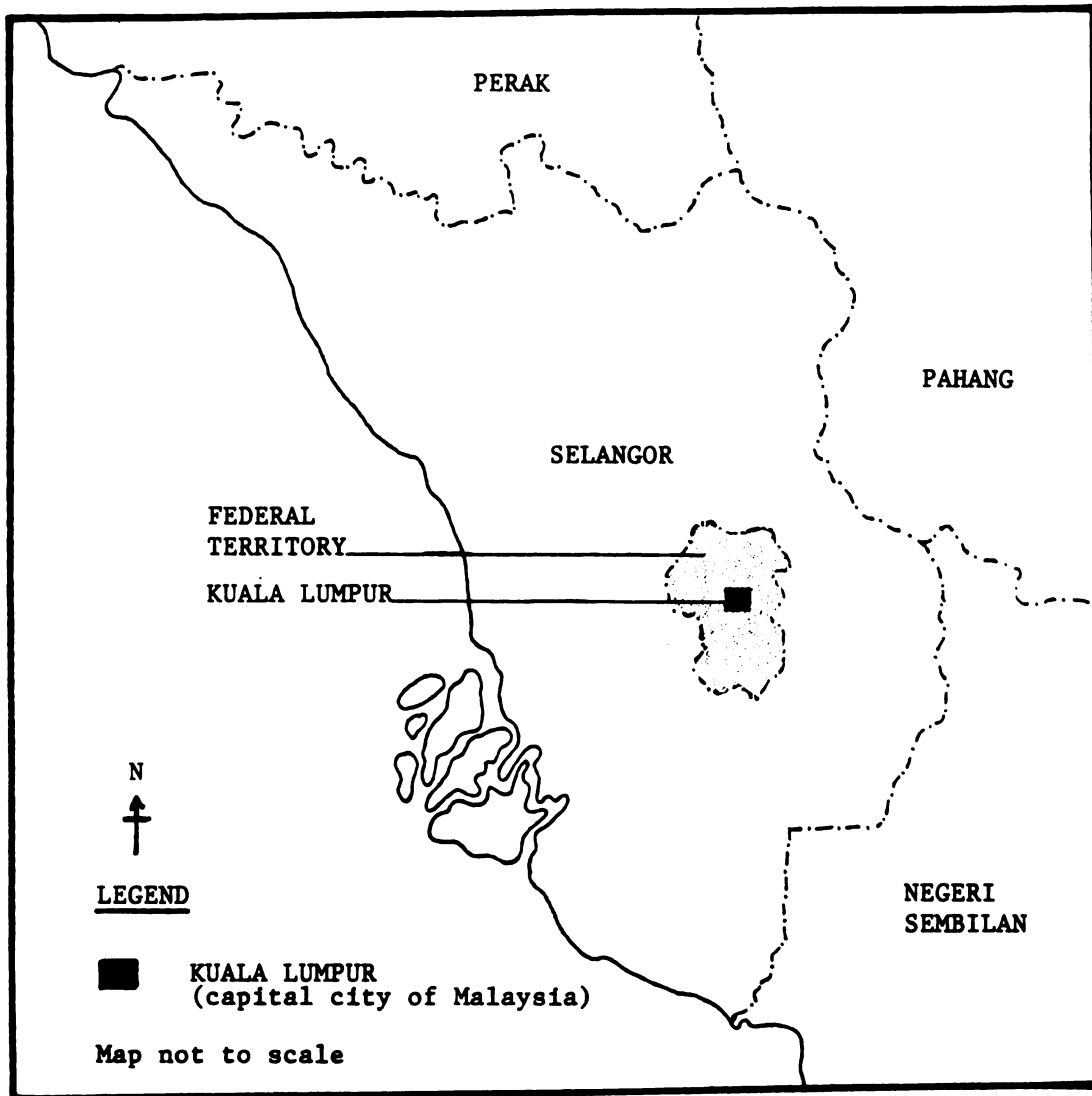


Figure 3-1
Map of the state of Selangor and
the Federal Territory

generally cater to the needs of national, international and large-scale business operations, while those in the state of Selangor generally cater to local and smaller-scale business operations, as well as farmers, fishermen, petty traders, etc. Financial institutions in the state of Selangor generally share similar characteristics with financial institutions in the rest of the 13 states in Malaysia.

Instrumentation

A questionnaire developed by the researcher was constructed with two sections, Section 1 containing the demographic information, and Section 2 containing five parts. Section I of the questionnaire requested graduates to complete the following demographic information: gender, year of graduation, place of employment, type of financial institution, length in current job position, job category, and main job function and responsibilities. Respondents chose one of the six categories of financial institutions: Central Bank of Malaysia, development banks, commercial banks (locally incorporated), commercial banks (foreign incorporated), merchant banks, and finance companies. These six categories of financial institutions were based on the classifications listed in The Kuala Lumpur Bankers Directory, 1987. Job category and main job function and responsibilities were based on classifications currently practiced in financial institutions in Malaysia.

In Section II, the first part was designed to relate the degree of relevancy or importance of each course and

course content areas (topics) in each of the courses. Measurement of this part was based on a five-point, Likert-type response that allowed graduates to rate the perceived importance of the individual course as well as the topics in each of the courses to current job performance.

The rating scale ranged from "no importance" to "very important" as follows:

- | | |
|-----------------------|--------------------|
| 1 - No importance | 4 - Important |
| 2 - Little importance | 5 - Very important |
| 3 - Some importance | |

The second part was designed to relate the degree of adequacy of the required banking studies courses to current job performance. Adequacy of the topics was measured by asking graduates to indicate if "many more" or "some topics need to be added," "just right," or "many more" or "some more topics need to be taken out."

The rating scale was as follows:

- 1 - Many more topics need to be added
- 2 - Some topics need to be added
- 3 - Just right
- 4 - Some topics need to be taken out
- 5 - Many more topics need to be taken out

The third part is concerned with the adequacy and quality of practical training in relation to preparing graduates for current job performance. Measurement of this part was based on responses indicating whether the adequacy or length of time for practical training was "too much," "enough," or "too little"; while the quality of practical training was measured by responses indicating whether the

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practical training was "very helpful," "helpful," or "not helpful."

The rating scale for the quantity of practical training was as follows:

- 1 - Not enough
- 2 - Enough
- 3 - Too much

The rating scale for the quality of practical training was as follows:

- 1 - Not helpful
- 2 - Helpful
- 3 - Very helpful

The fourth part was designed to assess the degree of importance of the English language and English language skills in daily job performance of recent graduates. The part which relates to the importance of the English language (knowledge of English, oral communication, written communication, and percentage of daily communication) was based on a "Yes" or "No" response, except for the percentage of daily communication which was based on the following scale: (1) 0 - 24%; (2) 25-49%; (3) 50-74%; and (4) 75-100%.

With regard to the importance of English language skills (listening, speaking, reading, and writing), graduates were required to rank in order of importance the skills in relation to their daily job, 1 as being "most important" and 4 as "least important." The importance was ranked according to the mean of each of the skills. The lower the mean the more important the skill, as perceived by the graduates.

The fifth and final part was concerned with modifications of the course content (topics) of the required banking studies courses, as well as modifications of the banking studies program. Measurement of this part was based on responses to an unstructured question concerning recommendations for additional course content (topics) and program modifications.

To ensure a high content validity, the topics for the six required banking courses were determined by the Department of Banking Studies and the four Level II English language courses by the English Language Department, MARA Institute of Technology. The topics selected represent the main content of the respective courses as outlined in the syllabi.

In order to establish questionnaire validity, the instrument was initially critiqued by the four doctoral committee members at Michigan State University, and subsequently similarly critiqued by the Head of the Banking Studies Department, Head of the English Language Department, and several faculty members at MARA Institute of Technology in Malaysia. They were asked to critique the instrument for clarity and appropriateness of questions.

To establish internal consistency and clarity, the questionnaire was pre-tested on two groups of Diploma in Banking Studies graduates; the first group consisted of twenty 1984 graduates, and the second group consisted of ten 1985, 1986, and 1987 graduates (see Appendix B). The

subjects who participated in the pilot study indicated that the instrument was clear.

The Cronbach's Alpha reliability coefficient was used to estimate the internal consistency measure of the reliability of the questionnaire regarding the importance and adequacy of the required banking studies course (see Appendix C). The following alpha values were obtained:

- (a) Importance of the entire course (10 items) = 0.84
- (b) Importance of all the topics (61 items) = 0.97
- (c) Importance of topics in MGT 321 (4 items) = 0.76
- (d) Importance of topics in FIN 307 (6 items) = 0.88
- (e) Importance of topics in LAW 263 (8 items) = 0.89
- (f) Importance of topics in FIN 312 (7 items) = 0.95
- (g) Importance of topics in FIN 332 (5 items) = 0.93
- (h) Importance of topics in FIN 362 (6 items) = 0.97
- (i) Importance of topics in ENL 214 (7 items) = 0.96
- (j) Importance of topics in ENL 209 (10 items) = 0.94
- (k) Importance of topics in ENL 213 (5 items) = 0.94
- (l) Importance of topics in ENL 263 (3 items) = 0.92
- (m) Adequacy of the entire course (10 items) = 0.82

Different studies have determined differently levels of alpha. For example, Day (1987) set 0.6 as an acceptable alpha level of internal consistency. In this study all of the items had a reliability coefficient of greater than 0.6.

To enhance credibility of the study, a cover letter accompanied each questionnaire to explain the purpose of the study and was co-signed by the Head of School, School of Business and Management, and the researcher (see Appendix D). In line with the policy of the Institute, the cover letter was written in Bahasa Malaysia, the official language of Malaysia.

Questionnaire Distribution and Data Collection

Before questionnaires were distributed, an introductory letter signed by the Dean of Academic Affairs, MARA Institute of Technology, was sent to the managers or personnel officers of several major financial institutions in the Federal Territory and the state of Selangor. The purpose of this letter was to introduce the researcher, explain the purpose and nature of the study, and request the cooperation of the respective financial institutions in the study (see Appendix E). In other instances, the introductory letter was handed personally to the managers or personnel officers of the respective financial institutions shortly before questionnaires were delivered to the respondents.

Questionnaire distribution and data collection was carried out in two stages. The first stage was from June 6 to June 17, 1988 in the Federal Territory, while the second stage was from June 20 to July 15, 1988 in the state of Selangor. A return envelope was provided for respondents to use in returning the completed questionnaire. A code number was pre-assigned to each questionnaire and this process enabled the researcher to monitor the return rate and maintain a continuous demographic profile of respondents.

To ensure a high return rate, in the Federal Territory questionnaires were personally distributed and collected. Taking into account the large number and the variety of financial institutions in this region, questionnaires were

distributed and collected by the researcher and four field assistants. When questionnaires were delivered, respondents were requested to complete them for collection the following day. This procedure was adopted to enable respondents to complete the questionnaires at their most convenient time. As a follow-up procedure in cases where respondents were not able to return completed questionnaires the following day, another time was fixed when completed questionnaires could be collected. In several instances, more than one follow-up was necessary.

In the state of Selangor, a different mode of questionnaire distribution and collection was adopted. As this region is larger than the Federal territory, three steps were taken to minimize cost while at the same time ensure a high return rate. First, field assistants were not employed, thus questionnaires were delivered by the researcher. Second, to minimize travel costs, the researcher first made telephone contact with potential respondents based on the following sources: names and phone numbers provided by the alumni office of the Institute; names and phone numbers provided by the head office of some of the financial institutions located in the Federal Territory; and numbers from the yellow pages in the telephone directory. In all cases, prior appointments were made with respondents to deliver the questionnaires. Third, to further minimize travel cost, questionnaires were personally delivered and collected where respondent's place

of work was near the researcher's home. Where respondent's place of work was farther away, questionnaires were personally delivered by the researcher, but respondents were requested to mail the completed questionnaire in the stamped, self-addressed envelope provided. As a follow-up measure, phone calls were made to those not responding within the stated period. All the follow-up procedures employed were undertaken to increase the response rate.

Data Analysis

The Statistical Package for the Social Sciences (SPSS) was used in analyzing the data for the present study. Simple descriptive statistics were used in the form of means, frequencies, percentages, and ranks. A chi-square analysis was used where necessary. This form of reporting was adopted to make the study both readable and easy to apply. Frequency and percentage distributions were utilized to represent the demographic characteristics of the sample. The remaining data were analyzed to answer the research questions in the following manner.

Data analysis for Question 1 and Question 2 was based on aggregate mean ratings for each course and each topic. The five-point, Likert-type response which ranged from "no importance" to "very important" are as follows:

- | | |
|-----------------------|--------------------|
| 1 = No importance | 4 = Important |
| 2 = Little importance | 5 = Very important |
| 3 = Some importance | |

The mean of the ratings was interpreted as follows:

- | |
|---------------------------------|
| 1.00 - 1.49 - No importance |
| 1.50 - 2.49 - Little importance |

- 2.50 - 3.49 - Some importance
- 3.50 - 4.49 - Important
- 4.50 - 5.00 - Very important

Research Question 1: To what extent do recent graduates perceive the required banking studies courses as important to current job performance?

The mean and standard deviation of importance were computed for each of the required courses. The extent of the importance of these courses was evaluated using the interpretation of the mean of importance as given above.

Research Question 2: To what extent do recent graduates perceive the course content (topics) of each of the required banking studies courses as important to current job performance?

The mean and standard deviation of importance were computed for each of the required courses. The extent of importance of these topics was evaluated using the interpretation of the mean of importance as given above.

Research Question 3: To what extent do recent graduates perceive the required banking studies courses as adequate to current job performance?

Frequency and percentage of responses were computed for each of the five categories of adequacy of the required courses: (1) Many more topics need to be added; (2) Some topics need to be added; (3) Just right; (4) Some topics need to be taken out; (5) Many more topics need to be taken out.

Research Question 4: How do recent graduates perceive the adequacy and quality of the practical training in preparing them for their current jobs?

Frequency and percentage of responses were computed for the adequacy as represented by three categories of length of practical training (i.e., not enough, enough, too much), and three categories of the quality of the practical training (i.e., not helpful, helpful, very helpful). The extent of adequacy and quality of the practical training were evaluated using the percentage of responses in each of the response categories.

Research Question 5: To what extent is the English language perceived as important by recent graduates in their current job performance?

Frequency and percentage of responses (Yes, No) were computed for the importance of each of the three dimensions of English language knowledge and skills: (a) English language knowledge; (b) oral communication skill; and (c) written communication skill. The importance of English language knowledge and skills was also measured by asking the respondents to indicate the percentage of communication in the English language in their daily jobs. Similarly, frequency and percentage of responses were computed for each of the four categories used: (a) 0-24%; (b) 25-49%; (c) 50-74%; and (d) 75-100%. The extent of the importance of the English language and skills was evaluated using the percentage responses for each of the four measures. Both the overall importance and importance by type of financial institutions were evaluated.

Research Question 6: What English language skill(s) do recent graduates perceive as important in their current jobs?

Respondents were asked to rank the importance of the four English language skills in their current job: (a) speaking; (b) listening; (c) reading; and (d) writing. The mean and standard deviation were computed for each of the four skills. The extent of the importance of these skills were evaluated using the mean of the ranks. Both the overall importance and importance by type of financial institutions were evaluated.

Research Question 7: Is there a significant relationship between the perception of recent graduates working in the Federal Territory and the state of Selangor regarding the importance and adequacy of the required banking studies courses?

A chi-square analysis was used to examine the relationship between the location of the financial institutions and the perception of the importance and adequacy of the required banking studies courses.

Research Question 8: Is there a significant relationship between the gender of recent graduates and their perception regarding the importance and adequacy of the required banking studies courses?

A chi-square analysis was used to examine the relationship between gender of recent graduates and their perception of importance and adequacy of the required banking studies courses.

Research Question 9: Is there a significant relationship between the job function of recent graduates and their perception regarding the importance and adequacy of the required banking studies courses?

A chi-square analysis was used to examine the relationship between job function of recent graduates and their perception of importance and adequacy of the required banking studies courses.

Research Question 10: Is there a significant relationship between the type of financial institutions where recent graduates are employed and their perception regarding the importance and adequacy of the required banking studies courses?

A chi-square analysis was used to examine the relationship between the type of financial institutions where recent graduates are employed and their perception of importance and adequacy of the required banking studies courses.

Research Question 11: What additional content (topics) need to be added to the required banking studies courses as perceived by recent graduates?

Analysis of this open-ended question was accomplished by grouping responses on additional content (topics) to be added to the respective required banking studies courses.

Research Question 12: How could the current banking studies program be improved as perceived by recent graduates?

Analysis of this open-ended question on how the banking studies program may be improved was accomplished by tabulating responses according to the major areas that emerged from the responses.

CHAPTER IV

PRESENTATION AND ANALYSIS OF DATA

Introduction

The data presented in this chapter were gathered from May 1985 through December 1987 graduates of the Diploma in Banking Studies program, School of Business and Management, MARA Institute of Technology in Malaysia. The total number of students who graduated during this three-year period was 802. The population was made up of recent banking studies graduates who were working in financial institutions located in two selected regions, namely the Federal Territory and the state of Selangor in Malaysia. During the period of the study, graduates must have worked for a minimum period of six months.

As only graduates who were working in the two selected regions were considered for the study, the target population was considerably less than 802. Graduates who were working in the other twelve of the thirteen states in Malaysia were excluded from the study. Also, due to the period of recession experienced in Malaysia beginning in 1985, job opportunities were limited. As a result, only a small percentage of these graduates managed to find employment in financial institutions, while the others had to find

employment in organizations other than financial institutions, such as government organizations, industry, and the private sector. Though efforts to determine the actual number of graduates working in financial institutions were not fruitful, it was clear that the target population is much smaller than 802.

In all, 164 respondents participated in the study. This number represents the best effort undertaken to locate them in the two regions. It may also be concluded that the 164 respondents represent a high proportion of the total population.

A total of 170 questionnaires were distributed and of that number, 164 were completed and returned and were used for the analysis of the study. The total return rate was 96.5%. The distribution of respondents is presented in Table 4-1.

Table 4-1
Distribution of respondents by
region and gender

Gender	Federal Territory		Selangor		Total	
	No.	%	No.	%	No.	%
Male	103	75.7%	17	60.7%	120	73.2%
Female	33	24.3%	11	39.3%	44	26.8%
Total	136	100%	28	100%	164	100%

Of the 164 respondents, 136 (82.9%) worked in financial institutions in the Federal Territory, while 28 (17.1%)

worked in Selangor; 120 (73.2%) were males and 44 (26.8%) were females.

In the Federal Territory, of the 136 respondents, 103 (75.7%) were males and 33 (24.3%) were females. In Selangor, of the 28 respondents, 17 (60.7%) were males and 11 (39.3%) were females.

The respondents consisted of 60 (36.6%), 1985 graduates; 58 (35.4%), 1986 graduates; and 46 (28.0%), 1987 graduates.

Respondents were asked to select one of the six categories of financial institutions: Development Banks, locally incorporated Commercial Banks, foreign incorporated Commercial Banks, Merchant Banks, Finance Companies, and The Central Bank of Malaysia. The types of financial institutions were based on the classification listed in The Kuala Lumpur Bankers Directory, 1987. All six types of financial institutions were represented. The distribution of respondents according to the six types of financial institutions is presented in Table 4-2.

Of the respondent group, the highest number were employed by locally incorporated Commercial Banks, 109 (66.4%), followed by Finance Companies and The Central Bank of Malaysia, 16 (9.8%), foreign incorporated Commercial Banks, 12 (7.3%), Development Banks, 6 (3.7%), and Merchant Banks, 5 (3.0%).

The highest number of the respondents were those who have been employed for 2 to 3 years, where there were 98

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(59.8%); for 1 to 2 years, 38 (23.2%); and for 6 months to 1 year, 28 (17.0%). In relation to job category, the highest number were in other services, 73 (44.5%); followed by Officer II, 70 (42.7%); Financial Officer, 16 (9.8%); and Officer I, 5 (3.0%). Those in the other job category were holding positions such as administrative officers, supervisors, auditors, accounts clerks, and bank clerks. The high number of respondents in the other job category may be due to the recession, as mentioned earlier. Due to the recession, job opportunities were limited and thus graduates were forced to accept positions below the normal job entry level of junior or mid-management level positions.

Table 4-2
Distribution of respondents
by type of financial institutions

Financial Institution	Male		Female		Total	
	No.	%	No.	%	No.	%
Development Banks	3	50.0%	3	50.0%	6	3.7%
Commercial Banks (locally incorporated)	88	80.7%	21	19.3%	109	66.4%
Commercial Banks (foreign incorporated)	5	41.7%	7	58.3%	12	7.3%
Merchant Banks	2	40.0%	3	60.0%	5	3.0%
Finance Companies	14	87.5%	2	12.5%	16	9.8%
The Central Bank of Malaysia	8	50.0%	8	50.0%	16	9.8%
Total	120		44		164	100%

Respondents were also asked to indicate their main job function and responsibilities. The main job function, classified by the researcher following the advise of the Head, Department of Banking Studies were as follows: Operation (all types of accounts); Credit Services (loan, credit control, collection, etc.); Financial Services (foreign exchange, letter of credits, bankdrafts, etc.); and Other Services. The distribution of respondents according to the main job function is presented in Table 4-3.

Table 4-3
Distribution of respondents by
main job function

Job function	Frequency	Percent
Operation	41	25.0
Credit Services	45	27.4
Financial Services	20	12.2
Other Services	58	35.4
Total	164	100.0

The highest number of respondents were in the other services where there were 58 (35.4%), followed by those in credit services, 45 (27.4%); operation, 41 (25.0%); and financial services, 20 (12.2%). The main job function in the other services category include administration, auditing, planning, budget control, and clerical duties.

The research findings in relation to the twelve research questions are presented in the remaining part of this chapter.

Research Question 1

To what extent do recent graduates perceive the required banking studies courses as important to current job performance?

Respondents were asked to rate the importance of each course in relation to their current job performance. The overall percentage for each category of rating, the mean, and the standard deviation of responses are given in Table 4-4.

The results as shown in Table 4-4 indicate that seven courses were perceived as "important," and three were perceived as having "some importance." All the six banking courses and one Level II English Language course were perceived as "important." The courses perceived as important were: MGT 321, Banking Practice I (Mean = 4.31); FIN 307, Banking Practice II (Mean = 3.95); LAW 263, Law Related to Banking (Mean = 3.97); FIN 312, Credit Management (Mean = 4.01); FIN 332, Finance of International Trade (Mean = 3.88); FIN 362, Financial Analysis (Mean = 3.99); and ENL 209, Business Correspondence (Mean = 3.62); The three Level II English Language courses perceived as having "some importance" were: ENL 214, Practice and Procedure of Meeting (Mean = 3.22); ENL 213, Report Writing I (Mean = 3.40); and ENL 263, Report Writing II (Mean = 3.36).

Table 4-4
Importance of the course to
current job performance (N = 164)

Course	N %	L %	S %	I %	VI %	Mean*	sd
MGT 321 Banking Practice I (Legal)	0.6	1.9	7.4	46.3	43.8	4.31	0.74
FIN 307 Banking Practice II (Operation)	1.3	6.3	16.4	48.4	27.7	3.95	0.90
LAW 263 Law Relating to Banking	0.6	3.7	18.0	53.4	24.2	3.97	0.79
FIN 312 Credit Management	3.4	6.0	11.4	45.0	34.2	4.01	1.00
FIN 332 Finance of International Trade	4.4	5.0	20.0	39.4	31.3	3.88	1.05
FIN 362 Financial Analysis	3.1	8.7	14.3	33.5	40.4	3.99	1.09
ENL 214 Practice and Procedure of Meetings	4.3	19.9	36.0	29.2	10.6	3.22	1.02
ENL 209 Business Correspondence	0.6	15.0	25.6	39.4	19.4	3.62	0.98
ENL 213 Report Writing I	7.5	13.7	26.7	35.4	16.8	3.40	1.14
ENL 263 Report Writing II	8.6	12.3	29.6	33.3	16.0	3.36	1.15

N (No Importance)=1

L (Little Importance)=2

S (Some Importance)=3

I (Important)=4

VI (Very Important)=5

* 1.00-1.49=No importance

1.50-2.49=Little importance

2.50-3.49=Some importance

3.50-4.49=Important

4.50-5.00=Very important

Research Question 2

To what extent do recent graduates perceive the content (topics) in each of the required banking studies courses as important to current job performance?

Respondents were asked to rate the topics in each of the courses in relation to the respondents' current job performance. The percentage of ratings, mean, and standard deviation by course is presented in Table 4-5 to Table 4-14.

Table 4-5
Importance of course content to current job performance:
MGT 321 Banking Practice I (N = 164)

Topics	N %	L %	S %	I %	VI %	Mean*	sd
Relationship between banker & customer	2.5	4.3	16.7	30.9	45.7	4.13	1.00
Banking operation	0.6	4.3	12.3	35.2	47.5	4.25	0.88
Types of account holder	3.7	10.6	13.7	34.2	37.9	3.92	1.13
Securities for advances	3.1	7.5	13.0	31.7	44.7	4.08	1.08

N (No importance)=1

L (Little importance)=2

S (Some importance)=3

I (Important)=4

VI (Very important)=5

* 1.00-1.49=No importance

1.50-2.49=Little importance

2.50-3.49=Some importance

3.50-4.49=Important

4.50-5.00=Very important

Based on the scale presented earlier, the results as shown in Table 4-5 (Banking Practice I) indicate that respondents perceived all the four topics as "important." However, they rated these topics in the following order of importance: (a) Banking Operation (Mean = 4.25); (b)

Relationship between banker and customer (Mean = 4.13); (c) Securities for advances (Mean = 4.08); and (d) Types of account holder (Mean = 3.92).

Table 4-6
Importance of course content to current job performance:
FIN 307 Banking Practice II (Operation) (N = 164)

Topics	N	L	S	I	VI	Mean*	sd
	%	%	%	%	%		
The Malaysian Financial System	3.8	8.8	17.0	40.9	29.6	3.84	1.07
Balance Sheet of Commercial Banks	5.6	11.7	22.8	32.1	27.8	3.65	1.17
Deposits	2.5	6.9	21.3	42.5	26.9	4.00	0.98
Bank Lending	1.3	3.8	13.8	46.9	34.4	4.09	0.86
Investment and Expenses	5.0	8.1	18.8	39.4	28.8	3.79	1.01
Management and Internal Organization	5.0	9.4	26.9	35.0	23.8	3.63	1.10

N (No importance)=1

L (Little importance)=2

S (Some importance)=3

I (Important)=4

VI (Very important)=5

* 1.00-1.49=No importance

1.50-2.49=Little importance

2.50-3.49=Some importance

3.50-4.49=Important

4.50-5.00=Very important

As presented in Table 4-6, all six topics in Banking Practice II were perceived as "important." Respondents rated the importance of these topics in the following order: (a) Bank Lending (Mean = 4.09); (b) Deposits (Mean = 4.00); (c) Malaysian Financial System (Mean = 3.84); (d) Investment and Expenses (Mean = 3.79); (e) Balance Sheet of Commercial

Banks (Mean = 3.65) and (f) Management and Internal Organization (Mean = 3.63).

Table 4-7
Importance of course content to current job performance:
LAW 263 Law Relating to Banking (N = 164)

Topics	N %	L %	S %	I %	VI %	Mean*	sd
Introduction to Law	3.1	21.1	33.5	29.8	12.4	3.27	1.03
Contract: Nature and Formation of Contract	4.4	6.9	38.1	30.6	20.0	3.55	1.03
Agency Formation and Authority	6.9	16.4	37.1	24.5	15.1	3.25	1.11
Bankers and Customers	1.9	3.8	16.9	41.3	36.3	4.06	0.92
Negotiable Instruments	1.9	3.8	10.7	40.9	42.8	4.19	0.91
Bankers Securities	2.5	4.4	11.9	39.4	41.9	4.14	0.96
Guarantee and Indemnity	1.9	5.7	15.7	42.8	34.0	4.01	0.95
Partnership	2.5	10.1	31.0	33.5	22.8	3.64	1.02

N (No importance)=1
L (Little importance)=2
S (Some importance)=3

I (Important)=4
VI (Very important)=5

* 1.00-1.49=No importance 3.50-4.49=Important
1.50-2.49=Little importance 4.50-5.00=Very important
2.50-3.49=Some importance

In Table 4-7, respondents perceived six of the eight topics as "important," while two were perceived as having "some importance." The six topics, in order of importance were: (a) Negotiable Instruments (Mean = 4.19); (b) Bankers

Securities (Mean = 4.14); (c) Bankers and Customers (Mean = 4.06); (d) Guarantee and Indemnity (Mean = 4.01); (e) Partnership (Mean = 3.64); and (f) Contract: Nature and Formation of Contract (Mean = 3.55); while the two topics of "some importance" were (g) Introduction to Law (Mean = 3.27) and (h) Agency Formation and Authority (Mean = 3.25).

Table 4-8
Importance of course content to current job performance:
FIN 312 Credit Management (N = 164)

Topics	N %	L %	S %	I %	VI %	Mean*	sd
Nature and Role of Credit	4.0	7.3	23.3	42.7	22.7	3.73	1.02
Management of Consumer Credit	4.7	7.4	20.8	47.0	20.1	3.71	1.02
Management of Business Credit	5.4	8.1	14.8	45.6	26.2	3.79	1.09
Investigations and Analysis of Credit Risks	4.7	7.4	13.4	37.6	36.9	3.95	1.11
Financial and Income Statement	2.7	8.7	11.4	38.3	38.9	4.02	1.05
Management of the Collection Function/Collection Policies	4.7	10.7	14.1	38.9	31.5	3.82	1.13
Management Control of Credit and Collection Operation	3.4	10.7	13.4	35.6	36.9	3.92	1.11

N (No importance)=1
L (Little importance)=2
S (Some importance)=3

I (Important)=4
VI (Very important)=5

* 1.00-1.49=No importance 3.50-4.49=Important
1.50-2.49=Little importance 4.50-5.00=Very important
2.50-3.49=Some importance

As presented in Table 4-8, respondents rated all topics as "important." These topics were rated in the following order of importance: (a) Financial and Income Statement (Mean = 4.02); (b) Investigations and Analysis of Credit Risks (Mean = 3.95); (c) Management Control of Credit and Collection (Mean = 3.92); (d) Management of the Collection Function/ Collection Policies (Mean = 3.82); (e) Management of Business Credit (Mean = 3.79); (f) Nature and Role of Credit (Mean = 3.73) (g) Management of Consumer Credit (Mean = 3.71).

Table 4-9
Importance of course content to current job performance:
FIN 332 Finance of International Trade (N = 164)

Topics	N %	L %	S %	I %	VI %	Mean*	sd
Meaning of Inter-national Trade	3.8	16.4	10.1	40.3	19.5	3.55	1.10
Avoidance and Protection Against Risk in Inter-national Trade	4.4	14.5	24.5	34.6	22.0	3.55	1.12
The Role of Banks in International Trade	3.8	8.8	19.4	37.5	30.6	3.83	1.08
Finance of International Trade	4.4	8.2	15.1	35.8	36.5	3.92	1.11
Services Provided by Banks	1.9	4.4	17.6	40.3	35.8	4.04	0.94

N (No importance)=1
L (Little importance)=2
S (Some importance)=3

I (Important)=4
VI (Very important)=5

* 1.00-1.49=No importance 3.50-4.49=Important
1.49-2.49=Little importance 4.50-5.00=Very important
2.50-3.49=Some importance

As shown in Table 4-9, respondents rated all five topics as "important." These topics were ranked in the following order of importance: (a) Services Provided by Banks (Mean = 4.04); (b) Finance of International Trade (Mean = 3.92); (c) The Role of Banks in International Trade (Mean = 3.83); (d) and (e) Meaning of International Trade and Avoidance and Protection Against Risk in International Trade (Means = 3.55).

Table 4-10
Importance of course content to current job performance:
FIN 362 Financial Analysis (N = 164)

Topics	N %	L %	S %	I %	VI %	Mean*	sd
Balance Sheet: Presentation & Terminology	3.7	9.3	19.3	30.4	37.3	3.88	1.13
Capital Structure, Leverage, Method and Types of Financing	3.8	10.7	17.0	30.8	37.7	3.88	1.14
Analysis of Funds Flow	3.2	9.5	13.9	41.1	32.3	3.90	1.06
Liquidity, Turnover, Debt	5.0	10.1	11.9	35.8	37.1	3.90	1.16
Performance of Trend Analysis	4.4	10.1	17.7	31.6	36.1	3.85	1.15
Financial Statement Analysis	3.1	8.8	11.9	30.2	45.9	4.07	1.10

N (No importance)=1
L (Little importance)=2
S (Some importance)=3

I (Important)=4
VI (Very important)=5

* 1.00-1.49=No importance 3.50-4.49=Important
1.50-2.49=Little importance 4.50-5.00=Very important
2.50-3.49=Some importance

As presented in Table 4-10, respondents rated all six topics as "important." These topics ranked in order of importance were as follows: (a) Financial Statement Analysis (Mean = 4.07); (b) and (c) Analysis of Funds Flow and Liquidity, Turnover, Debt (Means = 3.90); and (d) and (e) Balance Sheet: Presentation and Terminology, and Capital Structure, Leverage, Method and Types of Financing (Means = 3.88).

Table 4-11
Importance of course content to current job performance:
ENL 214 Practice and Procedure of Meetings (N = 164)

Topics	N %	L %	S %	I %	VI %	Mean*	sd
Definition and Purpose of Meeting	3.1	25.6	35.6	26.9	8.8	3.13	1.00
Requisites of a Valid Meeting	3.2	29.7	33.5	25.3	8.2	3.06	1.01
Types and Function of Committees	3.8	28.1	33.8	28.8	5.6	3.04	0.97
Types and Function of Meetings	3.2	26.6	32.3	31.0	7.0	3.12	0.99
Writing of Notices and Agenda	4.4	25.2	30.8	29.6	10.1	3.16	1.05
Writing of Minutes and Resolutions	3.8	21.3	30.0	32.5	12.5	3.29	1.05
Duties of Chairman, Secretary, and Treasurer	5.0	27.5	31.9	23.8	11.9	3.10	1.089

N (No importance)=1

L (Little importance)=2

S (Some importance)=3

I (Important)=4

VI (Very important)=5

* 1.00-1.49=No importance

1.50-2.49=Little importance

2.50-3.49=Some importance

3.50-4.49=Important

4.50-4.49=Very important

As presented in Table 4-11, respondents rated all the seven topics in Practice and Procedure of Meetings as having "some importance." These topics were rated in the following order (a) Writing of Minutes and Resolutions (Mean = 3.29); (b) Writing Notices and Agendas (Mean = 3.16); (c) Definition and Purpose of Meetings (Mean = 3.13); (d) Types and Functions of Meetings (Mean = 3.13); (e) Duties of Chairman, Secretary, and Treasurer (Mean = 3.10); (f) Requisites of a Valid Meeting (Mean = 3.06); and (g) Types and Functions of Committees (Mean = 3.04).

As presented in Table 4-12, respondents rated the topics in Business Correspondence as "important" and of "some importance." The five topics rated as "important" were as follows: (a) Qualities of a Good Business Letter (Mean = 3.76); (b) Credit and Status Inquiries and Replies (Mean = 3.61); (c) and (d) Principal Parts of a Business Letter, and Letter of Inquiry and Replies to Inquiries (Means = 3.58); (e) Styles and Layout of Business Letters (Mean = 3.51); while topics rated as having "some importance" were as follows: (f) Collection Letters (Mean = 3.40); (g) Memoranda and Notices (Mean = 3.35); (h) Application and Personal Letters (Mean = 3.30); (i) Letters of Complaint and Adjustment Letters (Mean = 3.24); and (j) Order Letter and Acknowledgement of Order (Mean = 3.19).

Table 4-12
Importance of course content to current job performance:
ENL 209 Business Correspondence (N = 164)

Topics	N %	L %	S %	I %	VI %	Mean*	sd
Qualities of a Good Business Letter	0.6	14.9	21.7	33.5	29.2	3.76	1.05
Principal Parts of a Business Letter	0.6	18.8	21.9	39.4	19.4	3.58	1.03
Styles and Layout of Business Letters	2.5	14.9	29.2	36.0	17.4	3.51	1.03
Letter of Inquiry and Replies to Inquiries	1.9	16.1	22.4	41.0	18.6	3.58	1.03
Order Letter and Acknowledgement of Order	3.7	23.6	33.5	28.0	11.2	3.19	1.04
Letters of Complaint and Adjustment Letters	4.3	18.6	37.9	26.7	12.4	3.24	1.04
Application and Personal Letters	2.5	18.6	37.9	28.6	12.4	3.30	0.99
Credit and Status Inquiries and Replies	1.9	16.5	20.3	41.8	19.6	3.61	1.04
Collection Letters	5.6	18.0	24.2	35.4	16.8	3.40	1.13
Memoranda and Notices	5.0	18.6	28.6	31.7	16.1	3.35	1.11

N (No importance)=1

L (Little importance)=2

S (Some importance)=3

I (Important)=4

VI (Very important)=5

* 1.00-1.49=No importance

1.50-2.49=Little importance

2.50-3.49=Some importance

3.50-4.49=Important

4.50-5.00=Very important

Table 4-13
Importance of course content to current job performance:
ENL 213 Report Writing I (N = 164)

Topics	N %	L %	S %	I %	VI %	Mean*	sd
Classification and Use of Reports	9.3	14.3	26.1	34.2	16.1	3.34	1.18
Mechanics of Report Writing	10.6	12.4	25.5	35.4	16.1	3.34	1.20
Methods of Collecting Information	8.1	12.4	31.7	31.1	16.8	3.36	1.14
Stages in the Preparation of a Report	8.1	11.3	30.0	31.9	18.8	3.42	1.16
The Use of Visual Aids	11.9	18.9	36.5	21.4	11.3	3.01	1.16

N (No importance)=1
L (Little importance)=2
S (Some importance)=3

I (Important)=4
VI (Very important)=5

* 1.00-1.49=No importance 3.50-4.49=Important
1.50-2.49=Little importance 4.50-5.00=Very important
2.50-3.49=Some importance

As presented in Table 4-13, respondents rated all the five topics in Report Writing I as having "some importance." These topics, rated in order of importance were as follows: (a) Stages in the Preparation of a Report (Mean = 3.42); (b) Methods of Collecting Information (Mean = 3.36); (c) and (d) Classification and Use of Reports (Mean = 3.34); and (e) The Use of Visual Aids (Mean = 3.01).

Table 4-14
Importance of course content to current job performance:
ENL 263 Report Writing II

Topics	N %	L %	S %	I %	VI %	Mean*	sd
Summarizing a Report	11.2	9.3	26.1	35.4	18.0	3.39	1.21
Techniques of Presenting Reports	8.7	12.4	29.2	34.2	15.5	3.35	1.15
Writing a Short Report/Summary	10.6	13.0	32.3	28.0	26.1	3.25	1.19

N (No importance)=1

I (Important)=4

L (Little importance)=2

VI (Very important)=5

S (Some importance)=3

* 1.00-1.49=No importance

3.50-4.49=Important

1.50-2.49=Little importance

4.50-5.00=Very important

2.50-3.49=Some importance

All three topics in Report Writing II were also rated by respondents as having "some importance." As presented in Table 4-14, the three topics were rated in the following order: (a) Summarizing a Report (Mean = 3.39); (b) Techniques of Presenting Reports (Mean = 3.35); and (c) Writing a Short Report/Summary (Mean = 3.26).

Research Question 3

To what extent do recent graduates perceive the required banking studies courses as adequate to current job performance?

Respondents were asked to rate the overall adequacy of the topics in the required banking studies courses in relation to their current job performance. Data analysis was based on the frequency and percentages of responses

which was computed for each of the five categories of adequacy of the required courses. The categories were:

- 1 = Many more topics need to be added
- 2 = Some topics need to be added
- 3 = Just right
- 4 = Some topics need to be taken out
- 5 = Many topics need to be taken out

The overall percentage distributions of the adequacy of the required banking studies courses are presented in Table 4-15.

About 45% of the respondents perceived the adequacy of the six banking courses as "just right," and about 40% perceived that "many more/some topics need to be added" to these courses. About 65% of respondents perceived the four English language courses as "just right," and about 15% perceived that "many more/some topics need to be added" to these courses.

About 15% of the respondents perceived that "some/many topics need to be taken out" of the six banking courses, except for Law Relating to Banking (22.5%). In the four English language courses, about 20% perceived that "some/many topics need to be taken out" of the Practice and Procedure of Meetings and Business Correspondence courses and about 15% from the Report Writing I and Report Writing II courses.

Table 4-15
Overall percentage distributions
of adequacy of the required banking studies courses
to current job performance

Topics	MA		SA		J		SO		MO		N
	f*	%	f	%	f	%	f	%	f	%	
MGT 321 Banking Practice I (Legal)	17	10.6	47	29.2	75	46.6	19	11.8	3	1.9	161
FIN 307 Banking Practice II (Operation)	21	13.0	53	32.7	68	42.0	19	11.7	1	0.6	162
LAW 263 Law Relating to Banking	12	7.5	43	26.9	69	43.1	31	19.4	5	3.1	160
FIN 312 Credit Management	21	14.2	38	25.7	71	48.0	12	8.1	6	4.1	148
FIN 332 Finance of International Trade	26	16.3	30	18.8	77	48.1	19	11.9	8	5.0	160
FIN 362 Financial Analysis	23	14.4	33	20.6	77	48.1	14	8.8	13	8.1	160
ENL 214 Practice and Procedure of Meeting	5	3.1	15	9.3	105	65.2	27	16.8	9	5.6	161
ENL 209 Business Correspondence	7	4.3	20	12.3	102	63.0	29	17.9	4	2.5	162
ENL 213 Report Writing I	8	4.9	15	9.3	110	67.9	25	15.4	4	2.5	162
ENL 263 Report Writing II	7	4.3	15	9.3	113	69.8	23	14.2	4	2.5	162

f* = Frequency

MA = Many more topics need to be added
 SA = Some topics need to be added
 J = Just right
 SO = Some topics need to be taken out
 MO = Many more topics need to be taken out

Note: The difference in N is due to certain graduates being given exemptions from the respective course(s).

Research Question 4

How do recent graduates perceive the adequacy and quality of the practical training in preparing them for their current jobs?

Respondents were asked to rate the adequacy of the practical training by indicating their reaction to the adequacy or length of time and the quality of the practical training. The results were obtained from 46 (28.2%) respondents who participated in the practical training while pursuing their banking studies program. The results are presented in Table 4-16.

Table 4-16
 Adequacy and quality of practical training (N = 46)

Length of time	f	%	Quality	f	%
Not enough	37	80.4	Not helpful	9	19.6
Enough	9	19.6	Helpful	25	54.3
Too much	--	--	Very helpful	12	26.1
Total	46	100		46	100

As shown in Table 4-16, over 80% (37) of the respondents indicated that the practical training was "not enough." Over 50% indicated the practical training as

"helpful," while about 20% indicated practical training as "very helpful." As such, though the practical training was perceived to be "helpful" or "very helpful" (80.4%), the respondents indicated that the practical training was not adequate (80.4%).

Research Question 5

To what extent is the English Language perceived as important by recent graduates to their current job?

Respondents were asked to rate the importance of knowledge of the English Language, oral communication skills, and written communication skills in relation to their daily jobs. As shown in Table 4-17, all the respondents (100%) considered knowledge of English to be "important" in their jobs.

Similarly, both oral and written communication skills were considered "important" by over 95% of the respondents.

Table 4-17
Importance of English Language to
current job performance

Knowledge/skills	Yes		No	
	f	%	f	%
Knowledge of English	164	100	--	--
Oral communication skills	160	98.2	3	1.8
Written communication skills	155	95.1	8	4.9

The importance of knowledge of English, oral communication and written communication was similarly perceived by respondents in the different types of financial

institutions. As shown in Table 4-18, knowledge of English and oral communication were considered "important" by all the respondents in all the types of financial institutions. Knowledge of English was considered "important" by 100% of the respondents in all types of financial institutions; while oral communication was considered important by over 90% of the respondents.

However, there was a difference in perception in relation to the importance of written communication. Written communication was perceived as "important" by over 90% of the respondents in all types of financial institutions, with the exception of respondents in the Development Banks. In the Development Banks, only 40.0% of the respondents considered written communication to be important in their jobs, as compared to 96.3% in locally incorporated Commercial Banks, 93.8% in The Central Bank of Malaysia, and 100% in foreign incorporated Commercial Banks, Merchant Banks, and Finance Companies.

Respondents were also asked to indicate the percentage of communication in the English Language in their jobs. The results are presented in Table 4-19.

The results show that 70.6% of the respondents indicated that over 75% of their daily job communication is conducted in English. This indicates that a high percentage of the respondents communicate in English in their daily jobs and that the English Language plays an important role in their job communication. This situation is more obvious

Table 4-18
Importance of the English language to current
job performance by type of financial institution

Development Banks	Commercial Banks (Locally Inc.)		Commercial Banks (Foreign Inc.)		Merchant Banks		Finance Companies		Central Bank	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Knowledge/ Skill	f* %	f %	f %	f %	f %	f %	f %	f %	f %	f %
Knowledge of English	6 100	0 0.00	109 100	0 0.00	12 100	0 0.00	5 100	- 0.00	16 100	- 0.00
Oral Communication	5 100	0 0.00	107 98.2	2 1.8	12 100	0 0.00	5 100	0 0.00	15 93.8	1 6.3
Written Communication	2 40.3	3 60.0	105 96.3	4 3.7	12 100	0 0.00	5 100	0 0.00	15 93.8	1 6.3

* f = frequency

where about 90% of the respondents indicated that over 50% of their daily job communication is in the English Language.

Table 4-19
Percentage of communication in English
Language in daily job

Percent of English Language Usage	frequency	percent
0 - 24	8	4.9
25 - 49	9	5.5
50 - 74	31	19.0
75 - 100	115	70.6

Though there is a general consensus with regard to the importance of the English Language in their daily job communication, there is a difference of opinion among respondents in the different types of financial institutions. As shown in Table 4-20, there was a higher percentage of respondents in three types of financial institutions who considered English as important: foreign incorporated Commercial Banks (100%); Merchant Banks (100%); and Finance Companies (93.8%) where over 75% of respondents indicated their daily job communication is in English. However, in the Development Banks, only 40% of the respondents indicated that over 75% of their daily job communication is in English.

Table 4-20, indicates that there is a difference in the proportion of usage of English in daily job communication between locally incorporated and foreign incorporated banks.

Table 4-20
Percentage of communication in the English
language in daily job by type of financial institution
(N = 163)

Development Bank		Commercial Bank (Locally Inc.)		Commercial Bank (Foreign Inc.)		Merchant Bank		Finance Companies		Central Bank	
Percent	f %	f %	f %	f %	f %	f %	f %	f %	f %	f %	f %
0 - 24	2 40.0	5 4.6	- -	- -	- -	- -	- -	- -	- -	1 6.3	- -
25 - 49	1 20.0	8 7.3	- -	- -	- -	- -	- -	- -	- -	- -	- -
50 - 74	- -	27 24.8	- -	- -	- -	- -	- -	1 6.3	3 18.8	- -	- -
75 - 100	2 40.0	69 63.3	12 100.0	5 100.0	15 93.8	12 75.0	- -	- -	- -	- -	- -

In locally incorporated Commercial Banks, 63.3% of the respondents indicated that over 75% of their daily job communication is in English as compared to 100% in foreign incorporated Commercial Banks.

Research Question 6

What English Language skill or skills do recent graduates perceive to be important in their current job performance?

Respondents were asked to rank the importance of the four English Language skills in their current jobs. The extent of the importance of these skills was evaluated using the mean of the ranks. The lower the mean the more important the skill as perceived by the respondents. The percentage of the ratings, mean, and standard deviation are presented in Table 4-21.

As shown in Table 4-21, respondents ranked the English Language skills in the following order of importance: (1) Speaking (Mean = 1.79); (2) Listening (Mean = 2.56); (3) Writing (Mean = 2.68); and (4) Reading (Mean = 2.96).

Table 4-21
Rank order of importance of
English Language skills to current job (N = 131)

Skill	1		2		3		4		Mean	sd
	f	%	f	%	f	%	f	%		
Speaking	65	49.6	36	27.5	22	16.8	8	6.1	1.79	0.93
Listening	23	17.6	42	32.1	35	26.7	31	23.7	2.56	1.04
Writing	26	19.8	30	22.9	35	26.7	40	30.5	2.68	1.11
Reading	17	13.0	23	17.6	39	29.8	52	39.7	2.96	1.05

1 = Most important

4 = Least important

A further analysis of the ranking of the four English Language skills by respondents in the different types of financial institutions reveals a different pattern of response. Although there seems to be agreement that speaking skills were considered as the most important skill, there was a diverse pattern of response to the other three skills, i.e. listening, reading and writing. As shown in Table 4-22, respondents in all types of financial institutions ranked speaking skills as the most important, with the exception of respondents in the Development Banks. Speaking skills were ranked first in importance in the following order: Merchant Banks (Mean = 1.33); The Central Bank of Malaysia (Mean = 1.46); Finance Companies (Mean = 1.54); foreign incorporated Commercial Banks (Mean = 1.71); and locally incorporated Commercial Banks (Mean = 1.88). Speaking skills were ranked second in importance by respondents in the Development Banks with a mean of 2.20.

Another observation was that speaking skills were ranked as most important by respondents in The Central Bank of Malaysia, which falls in the category of government banks.

The difference in the ranking of importance of the three other English Language skills, i.e. listening, reading, and writing by respondents in the different types of financial institutions may be due to the different functions of each type of bank.

Table 4-22
Rank order of importance of English language
skills to current job by type of financial institution
(N = 131)

Development Bank		Commercial Bank (Locally Inc.)		Commercial Bank (Foreign Inc.)		Merchant Bank		Finance Companies		Central Bank	
Skill	Mean Rank	Mean Rank		Mean Rank		Mean Rank		Mean Rank		Mean Rank	
Speaking	2.20 2	1.88 1	1.71 1	1.33 1	1.54 1	1.46 1					
Listening	1.60 1	2.57 3	2.57 2	1.67 2	2.46 2	3.23 4					
Reading	2.40 3	2.96 4	2.71 3	3.33 3	3.15 4	3.08 3					
Writing	3.80 4	2.60 2	3.00 4	3.67 4	2.85 3	2.23 2					
N	5	90	7	3	13	13					

Research Question 7

Is there a significant relationship between the perception of recent graduates working in the Federal Territory and the state of Selangor regarding the importance and adequacy of the required banking studies courses?

A chi-square analysis was used to examine the relationship between the importance and adequacy of the required banking studies courses and the location of financial institutions. The results are presented in Tables 4-23 and 4-24.

The results indicated that there was a relationship between the location of financial institutions and the importance only for the Finance of International Trade course ($p = 0.0188$). Recent graduates who worked in financial institutions located in the Federal Territory perceived the Finance of International Trade course as more important than those working in the state of Selangor.

The results also indicated that there was a relationship between the location of financial institutions and the adequacy only for Report Writing I ($P = 0.0258$). Recent graduates who worked in financial institutions in the Federal Territory perceived the adequacy of Report Writing I as just right, while those working in the state of Selangor indicated some/many more topics need to be taken out.

Apart from the two courses, there was no significant difference in the perception of recent graduates working in the Federal Territory and the state of Selangor regarding

the importance and adequacy of the required banking studies course.

Table 4-23
Relationship between region and importance
of required banking studies courses

Course	χ^2	Importance df	p-value
MGT 321 Banking Practice I	4.670	3	0.1977
FIN 307 Banking Practice II	1.750	3	0.6259
LAW 263 Law Related to Banking	0.05603	3	0.9965
FIN 312 Credit Management	2.279	3	0.5766
FIN 332 Finance of International Trade	9.978	3	0.0188*
FIN 362 Financial Analysis	0.376	3	0.9452
ENL 214 Practice and Procedure of Meetings	1.241	3	0.7431
ENL 209 Business Correspondence	0.827	3	0.8431
ENL 213 Report Writing I	0.523	3	0.9137
ENL 263 Report Writing II	0.733	3	0.8654

* Significant $p < 0.05$

Table 4-24
Relationship between region and
adequacy of required banking studies courses

Course	x ²	Adequacy df	p-value
MGT 321 Banking Practice I	0.6971	2	0.7057
FIN 307 Banking Practice II	2.743	2	0.2537
LAW 263 Law Related to Banking	1.023	2	0.5995
FIN 312 Credit Management	2.043	2	0.3599
FIN 332 Finance of International Trade	3.348	2	0.1875
FIN 362 Financial Analysis	1.023	2	0.5997
ENL 214 Practice and Procedure of Meetings	2.201	2	0.3327
ENL 209 Business Correspondence	4.931	2	0.0850
ENL 213 Report Writing I	7.313	2	0.0258*
ENL 263 Report Writing II	1.760	2	0.4147

* Significant $p < 0.05$

Research Question 8

Is there a significant relationship between the gender of recent graduates and their perception regarding the importance and adequacy of the required banking studies courses?

A chi-square analysis was used to examine the relationship between the importance and adequacy of the required banking studies courses and the gender of recent graduates. The results are presented in Tables 4-25 and 4-26.

Table 4-25
Relationship between gender and importance
of required banking studies courses

Course	χ^2	Importance df	p-value
MGT 321 Banking Practice I	1.671	3	0.643
FIN 307 Banking Practice II	0.644	3	0.8864
LAW 263 Law Related to Banking	1.053	3	0.7884
FIN 312 Credit Management	6.380	3	0.0945
FIN 332 Finance of International Trade	1.511	3	0.6798
FIN 362 Financial Analysis	5.655	3	0.1297
ENL 214 Practice and Procedure of Meetings	1.711	3	0.6345
ENL 209 Business Correspondence	6.176	3	0.0682
ENL 213 Report Writing I	7.119	3	0.0682
ENL 263 Report Writing II	12.320	3	0.0064*

* Significant $p < 0.05$

The results indicated that there was a relationship between the gender and importance only for Report Writing II ($p = 0.0064$). Female graduates perceived Report Writing II as less important than male graduates.

The results also indicated that there was a relationship between the gender and adequacy only for Banking Practice I ($p = 0.0343$). A greater proportion of male graduates perceived that some/many more topics need to be added to this course than female graduates.

Apart from these two courses, there was no significant difference between the perception of male and female graduates regarding the importance and adequacy of the required banking studies courses.

Table 4-26
Relationship between gender and adequacy
of required banking studies courses

Course	χ^2	Adequacy df	p-value
MGT 321 Banking Practice I	6.746	1	0.0343*
FIN 307 Banking Practice II	3.207	2	0.2012
LAW 263 Law Related to Banking	1.492	2	0.4743
FIN 312 Credit Management	3.326	2	0.1896
FIN 332 Finance of International Trade	4.556	2	0.7963
FIN 362 Financial Analysis	8.69	2	0.6474
ENL 214 Practice and Procedure of Meetings	3.185	2	0.2034
ENL 209 Business Correspondence	2.750	2	0.2528
ENL 213 Report Writing I	0.518	2	0.7717
ENL 263 Report Writing II	2.091	2	0.3576

* Significant $p < 0.05$

Research Question 9

Is there a significant relationship between the job function of recent graduates and their perception regarding the importance and adequacy of the required banking studies courses?

A chi-square analysis was used to examine the relationship between the importance and adequacy of the required banking studies courses and the job function of

recent graduates. The results are presented in Tables 4-27 and 4-28.

The results indicated that such a relationship did not exist for all the required banking studies courses ($p < 0.05$). This indicates that what differences were observed in this study were slight and could have occurred by chance.

Table 4-27
Relationship between job function and
importance of required banking studies courses

Course	Importance		
	χ^2	df	p-value
MGT 321 Banking Practice I	15.20	9	0.086
FIN 307 Banking Practice II	15.03	9	0.090
LAW 263 Law Related to Banking	12.33	9	0.195
FIN 312 Credit Management	11.71	9	0.230
FIN 332 Finance of International Trade	8.98	9	0.438
FIN 362 Financial Analysis	16.56	9	0.056
ENL 214 Practice and Procedure of Meetings	8.75	9	0.460
ENL 209 Business Correspondence	12.67	9	0.178
ENL 213 Report Writing I	10.44	9	0.316
ENL 263 Report Writing II	12.88	9	0.168

Significant $p < 0.05$

Table 4-28
Relationship between job function and
adequacy of the required banking studies courses

Course	χ^2	Adequacy df	p-value
MGT 321 Banking Practice I	6.297	6	0.3907
FIN 307 Banking Practice II	1.625	6	0.9508
LAW 263 Law Related to Banking	10.946	6	0.090
FIN 312 Credit Management	10.032	6	0.123
FIN 332 Finance of International Trade	7.486	6	0.278
FIN 362 Financial Analysis	7.785	6	0.254
ENL 214 Practice and Procedure of Meetings	5.446	6	0.488
ENL 209 Business Correspondence	4.54	6	0.6037
ENL 213 Report Writing I	4.230	6	0.6456
ENL 263 Report Writing II	3.55	6	0.737

Significant $p < 0.05$

Research Question 10

Is there a significant relationship between the type of financial institutions where recent graduates are employed and their perception regarding the importance and adequacy of the required banking studies courses?

A chi-square analysis was used to examine the relationship between the importance and adequacy of the required banking studies courses and the type of financial institutions where recent graduates were employed. The results are presented in Tables 4-29 and 4-30.

Table 4-29
Relationship between type of financial institution
and importance of required banking studies courses

Course	Importance		
	X	df	p-value
MGT 321 Banking Practice I	7.589	9	0.576
FIN 307 Banking Practice II	19.439	9	0.0217*
LAW 263 Law Related to Banking	4.202	9	0.8976
FIN 312 Credit Management	8.351	9	0.4992
FIN 332 Finance of International Trade	14.989	9	0.0912
FIN 362 Financial Analysis	13.228	9	0.1526
ENL 214 Practice and Procedure of Meetings	8.856	9	0.4507
ENL 209 Business Correspondence	9.564	9	0.3869
ENL 213 Report Writing I	4.092	9	0.9052
ENL 263 Report Writing II	12.643	9	0.1794

* Significant $p < 0.05$

The results indicated that there was a relationship between the type of financial institutions and the importance of only the Banking Practice II course ($p = 0.022$). Recent graduates who worked in the Central Bank of Malaysia, locally incorporated, and foreign incorporated commercial banks perceived Banking Practice II as more important than those who worked in finance companies.

Table 4-30
Relationship between type of financial institution
and adequacy of required banking courses

Course	χ^2	Adequacy df	p-value
MGT 321 Banking Practice I	4.124	6	0.6598
FIN 307 Banking Practice II	7.358	6	0.2890
LAW 263 Law Related to Banking	11.966	6	0.0627
FIN 312 Credit Management	5.057	6	0.5365
FIN 332 Finance of International Trade	11.340	6	0.0784
FIN 362 Financial Analysis	10.405	6	0.1086
ENL 214 Practice and Procedure of Meetings	7.817	6	0.2518
ENL 209 Business Correspondence	3.697	6	0.7176
ENL 213 Report Writing I	12.658	6	0.0488*
ENL 263 Report Writing II	12.302	6	0.0556

* Significant $p < 0.05$

The results also indicated that there was a relationship between the type of financial institutions and the adequacy of only the Report Writing I course ($p = 0.049$). Recent graduates who worked in the Central Bank of Malaysia, locally incorporated commercial banks, and finance companies perceived the adequacy of Report Writing I as just right, while those who worked in foreign incorporated commercial banks perceived some/many more topics need to be taken out of this course.

Apart from these two courses, there was no significant difference in the perception of recent graduates who were employed by the different types of financial institutions regarding the importance and adequacy of the required banking studies courses.

Research Question 11

What additional content (topics) do recent graduates perceive need to be added to the required banking studies courses?

In an open-ended question, respondents were asked to make recommendations for additional course content (topics) in the required banking studies courses. Respondents' responses were tallied and grouped together according to the respective courses. New topics recommended and topics that respondents indicated need to be emphasized are presented together. Specific comments made by respondents that are considered important in each topic are indicated in parentheses. Additional observation with regard to the responses in the respective courses are also indicated where applicable.

MGT 321 Banking Practice I (Legal)

(1) Exchange control of Malaysia, (2) customers and bankers' rights (the risks involved), (3) legal implications on frozen accounts, (4) problem solving in banking operations, (5) loan recovery, loan collection, and the legal procedures involved (should be emphasized), (6) all types of banking operations (in general), (7) classifications and types of accounts (including the use of

actual/authentic documents), (8) shares as collateral/securities, (9) security documentation (in relation to banking practice).

A recurring point highlighted by respondents in relation to the topics in this course was the need for these topics to be relevant or related to the Malaysian banking practice instead of to the American or British system. Another concern was the need for a more useful or practical approach to the local banking system. This includes the use of authentic documents used in local banks.

The topics recommended by respondents for this course were similar to certain topics suggested in LAW 263, Law Relating to Banking, and FIN 312, Credit Management.

FIN 307 Banking Practice II (Operation)

(1) Automated teller machine network and credit card services, (2) computer use in banking operations, (3) bank annual reports, (4) trading in securities: government securities, NCDs, BAs, CAGAMAS, (5) all banking operations (in general), (6) operational manuals, (7) function of departments in banks, e.g., foreign exchange, money market, import and export bill, loan department, remittance department, (8) function of various types of merchant banks, (9) corporate loans/corporate credits.

Respondents indicated that topics and information need to be related or relevant to the Malaysian banking system.

LAW 263 Law Relating to Banking

(1) Commercial law, (2) commercial transactions and insurance, (3) processes and stages of legal action, (4) legal proceedings for bad accounts and bankruptcy, (5) loan recovery/collection and legal proceedings (should be emphasized), (6) law of contract (add more cases), (7) topics on shares as collateral/securities, and security documentation (in relation to local banking practice), (8) law between banker and customer (should be relevant to the Malaysian banking system), (9) companies: types, formation, memorandum, articles of association, borrowing powers, authority of directors, winding up proceedings, bankruptcy.

Again, respondents indicated that topics need to be related or relevant to Malaysian banking practice.

FIN 312 Credit Management

(1) Credit administration and loan recovery, problem loans--causes, detection, and prevention, (2) evaluation of personal/customer's credibility, banker's reports, credit card reports, etc., (3) stages of collection and legal action, (4) hire purchase, leasing, and factoring.

FIN 332 Finance of International Trade

(1) Money market and foreign exchange, capital market (role and importance), (2) methods of foreign exchange payment, (3) export financing, (4) settlement of foreign trade bills and its relationship to Malaysian government regulations, (5) various forms of finance of foreign trade, such as banker's acceptance, pre-shipment, post-shipment

(need to be emphasized), (6) importance of international trade in the banking industry (needs to be emphasized), (7) types of letters of credit, mode of payment, documents for negotiations (need to be explained clearly), (8) influence of world economy, (9) research/studies on current financial market trends, (10) rights of importer and exporter.

FIN 362 Financial Analysis

(1) Analysis of interest rate trend, (2) analysis of fund flow, ratio analysis, and cross analysis (more coverage and emphasis--most important topic in credit department), (3) organization's financial analysis in the Malaysian market (more financial analysis should be made available for study), (4) use of computers in financial transactions, cash flow, etc., (5) interpretation of balance sheet, cash flow, profit and loss accounts, (6) evaluation of the performance of a company and recommendations for approval.

ENL 214 Practice and Procedure of Meetings

(1) Presentation techniques, (2) public speaking skills, (3) oral communication skills.

ENL 209 Business Correspondence

(1) Drafting memos and letters regarding results of investigations on inquiries, and complaints by customers and branch companies, (2) letter writing (more practice).

ENL 213 and ENL 263 Report Writing I and II

(1) Statistical reports, (2) writing of good reports (more emphasis on good report writing and proper use of grammar, terms, and vocabulary).

Research Question 12

How could the current banking studies program be improved as perceived by recent graduates?

In an open-ended question, respondents were asked to make recommendations for improving the current banking studies program in order to better prepare future graduates for their careers.

Respondents' recommendations were tallied according to similarities in response patterns and then grouped under nine major areas that emerged from the response patterns. The nine major areas were: (1) Recommendations for change in the name of the program, (2) Recommendations for Advanced Diploma in Banking Studies program, (3) Recommendations for new courses, (4) Recommendations for additional courses, (5) Courses that need to be emphasized, (6) Courses that need to be reviewed, (7) The importance of practical training, (8) The importance of the English Language, and (9) Instruction.

Recommendations for change
in the name of the program

A number of respondents indicated the need to change the Diploma in Banking Studies program to the Diploma in Banking and Finance program. The reason cited was the need to meet the demand from financial institutions for graduates with accounting backgrounds. Another reason cited was that financial institutions were more likely to offer jobs to graduates from the Diploma in Accountancy and Diploma in Business Studies programs as they are considered to be equipped in accounting and finance. Accordingly, they

suggested along with the name change, more emphasis can be placed on finance and accounting courses. Specific courses indicated as needing more emphasis with the change are Management Accounting, Financial Management, and Business Statistics. Topics related to insurance companies, leasing companies, and factoring business were cited for inclusion. It was also suggested that the Association of Bankers, Malaysia, be consulted to evaluate the proposed program.

Recommendations for the Advanced Diploma program

Several respondents indicated their interest in continuing their education by recommending that an Advanced Diploma in Banking Studies program be introduced. This program may be similar to other advanced diploma program offered at the School of Business and Management, such as the Advanced Diploma in Business Administration, and the Advanced Diploma in Business Studies. However, respondents suggested that the proposed advanced diploma program be offered in the evening under the Extension Education Program. The reasons cited were that they cannot afford to attend the program as full-time students as they would have to resign from their jobs and that financial assistance for full-time studies is now limited.

Recommendations for new courses

Two new courses were recommended by several respondents. The courses are Islamic Banking and Money Market and Foreign Exchange Services. A two-credit hour course related to Islamic Banking was recommended. Some of

the topics suggested were: the history of Islamic banking practice; objectives of Islamic Banks; terms, procedures, regulations, and lending policies; personnel management; and Islamic banking practice.

A course related to Money Market and Foreign Exchange Services was recommended by several respondents as they feel the current trend in the Malaysian financial market has moved away from credit operation (i.e., loan and advances) to treasury operations (i.e., money market and foreign exchange) which is more competitive and profitable. Another reason cited was this course would be able to address questions such as how fluctuations of the world economy and currencies play a role in determining the currency power and balance of payment of a nation. In relation to the course content for this course, the following were suggested: the operation of Malaysian government securities; bond, and other money instruments such as Treasury Bills, negotiable certificates of deposits, bankers' acceptances, and fixed deposits.

Recommendations for additional courses

In this category, respondents frequently suggested the need to add more courses in the following areas: (1) computer application, (2) finance, and (3) accounting.

An additional course in computer was suggested in addition to the present course, CSC 251, Data Processing. They indicated the need for a more basic computer application course as computers are widely used in the

banking industry. With this course, information processing, and the use of data base management software packages, such as Lotus, DBase III, and Symphony, can be emphasized. In relation to the need for an additional computer course, one respondent stated that the more graduates know about computers, the more the prospect of them landing a job.

One or more courses in finance was frequently suggested by respondents as they feel the present finance courses, FIN 100, Fundamentals of Finance, and FIN 362, Financial Analysis, were not adequate. Financial Management was one specific course mentioned to be added. However, they expressed the need to include contents that are related to the local banking industry.

More accounting courses were recommended as respondents considered this area important in their jobs. They indicated that additional accounting courses were necessary to meet the demand from financial institutions. They indicated that employers were more keen to employ graduates from the Diploma in Accountancy and Diploma in Business Studies programs as they are considered to be equipped in accounting and finance. Incidentally, these were also the two reasons frequently cited by graduates for the change in the name of the program to the Diploma in Banking and Finance program.

Courses to be emphasized

Several respondents indicated the need to put more emphasis on the following courses: QMT (Business

Statistics); auditing; LAW 263, Law Relating to Banking; MGT 321, Banking Practice I; and FIN 307, Banking Practice II.

Respondents further suggested that these courses be divided and be offered in two semesters, instead of one semester as currently practiced. They also suggested that these courses be introduced in earlier semesters, and not in semester V (LAW 263), and semester VI (MGT 321 and FIN 307).

Courses that need to be reviewed

Respondents indicated that several courses need to be reviewed. Foreign language was considered as not important in their daily jobs and was thus suggested to be made an optional course. Respondents also indicated that Islamic Studies courses, which are currently offered as a two-credit course for six semesters, need to be reviewed and the course content be revised.

MGT 321, Organizational Behavior, was considered as more suitable for advanced level studies and need to be reviewed. Respondents also indicated the following courses as not relevant to their jobs: INS 100, Fundamentals of Insurance; TPT 100, Fundamentals of Transport; and MKT 130, Fundamentals of Marketing.

Respondents also suggested that courses which are not relevant be taken out so that students can concentrate on the courses that would benefit them.

The importance of practical training

A high percentage indicated that practical training was important. As such, they suggested that practical training

be made compulsory and be assigned two credit hours, as opposed to the present practice where practical training is optional and with no credit assigned. Respondents also suggested the need for more control of students going for practical training. They suggested a report of the practical training be required and information, such as organizational charts, brochures, documents, etc., be included as part of the report.

A majority of the respondents also indicated that the one-month practical training was not enough. They suggested the practical training be extended in order to expose students to the various departments in banks and finance companies. The duration suggested ranged from at least one month to six months or one semester. Some respondents suggested that the practical training be carried out at least two times during the last three semesters.

The importance of the English language

A high percentage of respondents indicated that English is important in their daily jobs. Oral communication skills were considered the most important skills as their daily job communication involves dealing with customers and clients, superiors, colleagues, and subordinates. They indicated the need for more stress on speaking and listening activities in English language instruction. Respondents frequently used the following terms in referring to oral communication skills: public speaking skills, communication skills, interpersonal skills, and human relations skills.

Other than the daily job-related communication which is largely in English, other reasons cited for the importance of English were: (a) all documents, manuals, printed matter, etc., are in English; (b) written transactions in domestic and international banks are in English; (c) examinations conducted by the Institute of Banks are in English; and (d) private financial institutions are reluctant to employ graduates who are not proficient in English.

As knowledge of English was considered important, some respondents suggested that the banking studies courses be taught in the English medium.

Instruction

A variety of issues was represented when recommendations were grouped in this category. The most frequent suggestions made were the need for the importance of a seminar type of instruction. Five reasons emerged from responses expressed by respondents in relation to the importance of seminars: (a) through seminars, open discussion between faculty and students is possible; (b) through seminars, students can be exposed to current issues and problems faced by financial institutions in Malaysia, such as loan scandals and bad debts; (c) through seminars, students can be involved in "analytical discussion," rather than memorizing information; (d) seminars will expose students to reading professional journals, such as the BNM Journal, IBBM Journal, and The Wall Street Journal; and (d) through seminars which employ forums, discussions, and talks

by guest speakers from the financial institutions, students would be exposed to the latest developments and the realities of the industry. Several topics of interest were also suggested, such as computerization in the banking industry, failure of a few banks in Malaysia, a code of ethics for bankers, and what makes a good banker.

Another recurring issue suggested by respondents was the need for more "case study" type of activities. Respondents indicated that case studies would familiarize students with discussion techniques, group work, and decision-making.

Several respondents also indicated the need for more opportunities for class presentations by students. Among the reasons cited were the need to build their confidence, to develop public speaking skills and oral skills.

There was also concern for a more practical oriented approach rather than a theory approach in instruction. They cited the need to use examples related to local environment; the use of examples in the work world rather than based on textbooks; the need to adapt instruction to the Malaysian banking system rather than based on theories from American and British textbooks; and the need to use actual documents, forms, etc.

In relation to the need for more exposure to the local environment, several respondents indicated the need for more part-time lecturers from financial institutions as they are considered to have both knowledge and practical experience.

Suggestions were also made for more faculty, especially those not having practical experience in the area they are teaching, to be given the opportunity for exposure to the financial institutions.

Several respondents also indicated the need for the Institute to review the program frequently in order to meet current developments in the job market. In addition, they suggested that the Institute work together with financial institutions in order to meet manpower needs.

An analysis of the data based on each of the twelve research questions was presented in this chapter. In the following chapter, Chapter V, a summary of the findings and conclusions, recommendations for implementation and further research based on the data generated from the study and concluding comments, will be presented.

CHAPTER V

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary

The major purposes of the present study were to assess the degree to which required banking studies courses are relevant and adequate to current job performance as perceived by recent graduates, the degree to which practical training is adequate in preparing graduates for current job performance and the degree of importance of the English language to current job performance as perceived by recent graduates of the three-year Diploma in Banking Studies program, MARA Institute of Technology in Malaysia. In addition, the purpose of the present study was to determine the degree to which follow-up study of recent graduates for the purpose of curriculum decision-making is viable.

Population

The population was comprised of May 1985 through December 1987 Diploma in Banking Studies program graduates who were working in various financial institutions located in the Federal Territory and the state of Selangor in Malaysia. The population was made up of recent graduates who had worked for a minimum of six months prior to the

period of the study. The sample consisted of 164 volunteers among the recent graduates who represented the population.

Instrument

A questionnaire developed by the researcher was constructed to gather data on the demographic characteristics of the respondents, the importance of the topics of the required banking studies courses, and the importance and adequacy of the required banking studies courses. The topics listed in the questionnaire represent the main content of the respective courses as outlined in the syllabi. Some items were also included to gather information on the adequacy and quality of the practical training, and the importance of the English language in the respondents' daily jobs. Two open-ended items were included to find out the topics that need to be added to the required banking studies courses and other recommendations that would help improve the current Diploma in Banking Studies program.

Questionnaire validity was established by asking the four doctoral committee members, the Head of the Department of Banking Studies, and the Head of the English Language Department to critique the instrument.

Content validity was established by asking the Head of the Department of Banking Studies and the Head of the English Language Department to list the topics in each of the courses. Questionnaires were personally delivered to 170 May 1985 through December 1987 graduates of the Diploma

in Banking Studies program. A total of 164 questionnaires were completed and returned for a return rate of 96.5%.

Analysis

Frequency and percentage distributions were used to describe the sample characteristics, the adequacy of the required banking studies courses, the adequacy and quality of the practical training and the importance of the English language to current job performance. Means were used to report the importance of the required banking studies courses and the topics in each of the courses, and the relative importance of the English language in daily jobs. Chi-square analysis was used to examine the relationship between the importance and adequacy of the required banking studies courses and location of financial institutions, gender, job functions, and type of financial institutions.

Sample Characteristics

Of the total 164 respondents, 82.9% worked in financial institutions located in the Federal Territory and 17.1% in the state of Selangor. 73.2% were male and 26.8% were female. 3.7% worked in development banks, 66.4% in locally incorporated commercial banks, 7.3% in foreign incorporated commercial banks, 3.0% in merchant banks, 9.8% in finance companies, and 9.8% in The Central Bank of Malaysia. 25.0% worked in operations, 27.4% in credit services, 12.2% in financial services, and 33.2% in other services.

Findings and Discussions

Research Question 1

To what extent do recent graduates perceive the required banking studies courses as important to current job performance?

All the required banking studies courses were perceived as either "important" or of "some importance." All the six banking courses were perceived as "important," while one Level II English language course was perceived as "important" and the other three of "some importance." The six banking courses were perceived as "important" in the following descending order: Banking Practice I (Legal), Credit Management, Financial Analysis, Law Relating to Banking, Banking Practice II (Operation), and Finance of International Trade. The four Level II English language courses were perceived as "important" or of "some importance" in the following descending order: Business Correspondence, Report Writing I, Report Writing II, and Practice and Procedure of Meetings.

All the six banking courses were also perceived as important by recent graduates as shown in their responses to the open-ended item. However, the three courses indicated as needing more emphasis were Banking Practice I, Banking Practice II, and Law Relating to Banking.

In the open-ended item, the English language was indicated as important in the respondents' daily jobs. However, the importance of the English language was not similarly portrayed in their responses to the four English

language courses as only Business Correspondence was rated as "important" and the other three courses as of "some importance." This difference may be related to the content in these courses.

Research Question 2

To what extent do recent graduates perceive the content (topics) in each of the required banking studies courses as important to current job performance?

All the topics in each of the required banking studies courses were perceived as either "important" or of "some importance." All the topics in Banking Practice I, Banking Practice II, Credit Management, Finance of International Trade, and Financial Analysis were perceived as "important." All other topics in Law Relating to Banking were perceived as "important" with the exception of two topics which were perceived as having "some importance." Of the ten topics in the Business Correspondence course, five were perceived as "important" and five other as having "some importance." All the topics in Practice and Procedure of Meetings, Report Writing I, and Report Writing II were perceived as having "some importance."

The importance of the topics in each of the courses was further evidenced in the responses to the open-ended item. In addition to new topics suggested, recent graduates indicated topics that need to be emphasized in the respective courses, as they are considered important in their job performance.

Research Question 3

To what extent do recent graduates perceive the required banking studies courses as adequate to current job performance?

About 45 percent of recent graduates perceived the adequacy of the six banking courses as "just right." More than 40 percent of recent graduates perceived that "some/more topics need to be added" to these courses. About 65 percent of recent graduates perceived the four Level II English language courses as "just right." However, about 20 percent of recent graduates indicated that "some/many more topics need to be taken out" of these courses.

The adequacy of the courses was similarly portrayed in the responses to the open-ended item. Many new topics were suggested for addition to the banking studies courses. In contrast, only a few new topics were suggested for addition in the four English language courses.

Research Question 4

How do recent graduates perceive the adequacy and quality of the practical training in preparing them for their current job?

A high percentage of respondents (80.4%) indicated that the practical training was either "very helpful" or "helpful." However, a high percentage (80.5%) also indicated the duration of the practical training as "not enough."

These data were further supported by responses to the open-ended item. Recent graduates indicated that practical training was helpful in preparing them for their current

jobs, but again, the duration was indicated as not adequate. The importance of practical training was further evidenced by the suggestions made by recent graduates to make practical training compulsory, that it be given course credits, and the duration be extended to between one to six months.

The importance of practical training as indicated by recent graduates may be related to the curriculum at the Institute which is occupational in nature. Practical training is important in occupational curriculum as it provides the opportunity for students to experience their chosen career while pursuing their studies.

Research Question 5

To what extent is the English language perceived as important by recent graduates to their current job performance?

All recent graduates (100%) perceived knowledge of English as important in their job performance. Similarly, oral communication and written communication in English was perceived as "important" by almost all recent graduates (95.5% and 95.1%, respectively). This was true for all types of financial institutions with the exception of written communication which was perceived as "not important" by more than half of recent graduates in the development banks.

The importance of the English language in their daily job performance was further evidenced where more than two-thirds (71%) of recent graduates indicated that between 75-

100% of their daily job communication was in the English language. This was true for all types of financial institutions with the exception of those in the development banks, where less than half of recent graduates indicated that between 75-100% of their daily job communication was in the English language.

The importance of the English language in daily job performance was similarly indicated by recent graduates in their responses to the open-ended item. Recent graduates indicated that English was widely used in their daily jobs. Oral communication was indicated as important in dealing with customers and clients, and in marketing related activities, while written communication was important as daily written transactions were mostly in English.

The importance of oral and written communication in graduates' daily jobs was also evidenced by other studies. The study by Baxter and Young (1982) indicated that basic communication skills were considered important by employers, and was indicated as needing more emphasis in the curriculum. The study by Benson (1983) and Durfee (1984) further indicated the importance of oral and written communication skills in industry. The study by Durfee also suggests the ability to speak and write well contributes to promotion. The need for good communication skills was also evidenced by the study reported by Pollack and Godwin (1985) and Graham and Beardsley (1986).

Research Question 6

What English language skill or skills do recent graduates perceive as important in their current jobs?

The four English language skills were perceived in the following order of importance in graduates' daily jobs: (1) speaking, (2) listening, (3) writing, and (4) reading. Speaking skills were perceived as most important by recent graduates who worked in locally incorporated and foreign incorporated commercial banks, merchant banks, finance companies, and the Central Bank of Malaysia. Recent graduates in the development banks rated listening skills as the most important. Those who worked in development banks, foreign incorporated commercial banks, and merchant banks rated writing skills as the least important. Those who worked in locally incorporated commercial banks and finance companies rated reading skills as least important, while those in the Central Bank of Malaysia rated listening skills as least important.

Speaking and listening skills were the two skills rated as most important by recent graduates as indicated in their responses to the open-ended item. Their perception of the importance of speaking and listening skills was further evidenced by their suggestion for more emphasis of these two skills in the ESL instruction.

The importance of speaking and listening skills in daily job performance was also reported by Graham and Beardsley (1986) and Durfee (1984). Graham and Beardsley

reported that some of the non-native, English-speaking pharmacy graduates were professionally handicapped by a lack of communicative ability in English. As a result, a number of them had difficulty finding good positions due to insufficient speaking proficiency. Accordingly, Graham and Beardsley developed a special communication course emphasizing speaking and listening skills to help these students achieve better communication proficiency. The study by Durfee indicated speaking skills play an important role as one advances in the job. As one advances in the job, informal speaking situations expand to more formal ones, such as leading staff meetings, structuring departmental presentations, presentations promoting the company's product, and community group talks.

Research Question 7

Is there a significant relationship between the perception of recent graduates working in the Federal Territory and the state of Selangor regarding the importance and adequacy of the required banking studies courses?

The perception of importance of the required banking studies courses was related to the location of financial institutions only for the Finance of International Trade course. Recent graduates in the Federal Territory perceived this course as "more important" than those who worked in the state of Selangor.

The perception of adequacy was related to the location of financial institutions only for Report Writing I. Recent graduates who worked in the Federal Territory perceived the

adequacy of this course as "just right," while those in Selangor indicated "some/many more topics need to be taken out" of this course.

Research Question 8

Is there a significant relationship between the gender of recent graduates and their perception regarding the importance and adequacy of the required banking studies courses?

The perception of the importance of the required banking studies courses was significantly related to gender only for the Report Writing I course. Female graduates perceived this course as "less important" than their male counterparts.

The perception of adequacy of the required banking studies courses was significantly related to gender only for Banking Practice I. A greater proportion of male graduates indicated "some/many more topics need to be added" to this course than their female counterparts.

Research Question 9

Is there a significant relationship between the job function of recent graduates and their perception regarding the importance and adequacy of the required banking studies courses?

No significant relationship was found between the job function of recent graduates and their perception regarding the importance and adequacy of each of the required banking studies courses. This indicates that what differences were observed in this study were slight and could have occurred by chance.

Research Question 10

Is there a significant relationship between the type of financial institution where recent graduates are employed and their perception regarding the importance and adequacy of the required banking studies courses?

The perception of the importance of the required banking studies courses was significantly related to the type of financial institution only for the Banking Practice II course. Those who worked in the Central Bank of Malaysia, locally incorporated and foreign incorporated commercial banks perceived Banking Practice II as "more important" than those in finance companies.

The perception of adequacy of the required banking studies courses was significantly related to the type of financial institution only for Report Writing I. Those who worked in locally incorporated commercial banks, finance companies, and the Central Bank of Malaysia perceived the adequacy of this course as "just right," while those in the foreign incorporated commercial banks perceived "some/many more topics need to be taken out" of this course.

Research Question 11

What additional content or topics do recent graduates perceive need to be added to the required banking studies courses?

In this open-ended item, new topics considered important by recent graduates were suggested for most of the courses. Suggestions were also made by recent graduates to emphasize some of the topics considered important in the respective courses. In addition, recent graduates indicated

the need for the content or topics to be relevant or related to the Malaysian environment rather than to the American or British system; a more practical rather than theoretical approach to topics; and more related to the "real world," including authentic documents used in local financial institutions.

Research Question 12

How could the current banking studies program be improved as perceived by recent graduates?

Recent graduates' suggestions to this open-ended item were tallied according to similarities in response patterns and grouped as follows: (1) recommendation for change in the name of the program to the Diploma in Banking and Finance; (2) recommendation for the introduction of an Advanced Diploma in Banking Studies program; (3) recommendation for the introduction of two new courses--Islamic Banking System and Money Market and Foreign Exchange; (4) recommendation for additional courses in finance, accounting, and one computer application course; (5) recommendation for more emphasis in the following areas: Business Statistics, Auditing, Law Relating to Banking, Banking Practice I, and Banking Practice II; (6) courses that need to be reviewed are Foreign Language, Organizational Behavior, and Islamic Studies. In addition, the following courses were considered as not relevant: Fundamentals of Insurance, Fundamentals of Transport, and Fundamentals of Marketing; (7) practical training was considered important and needs to be made compulsory, be given course credits, and the duration be

extended; (8) the English language was considered important and suggestions were also made to teach some of the banking courses in English; and (9) the need for more seminar and case study type of instruction, the need to adapt the content to local environment, and the need for a more practically-oriented approach in the instruction was frequently suggested.

Conclusions

The following conclusions were drawn from the findings of this study:

Importance and Adequacy of the Courses and Course Contents

1. All the six banking courses were perceived as "important." Similarly, all the topics in these courses were perceived as "important" except for two topics in Law Relating to Banking which were perceived as of "some importance." However, only about 45 percent indicated the adequacy of these courses as "just right" with about 40 percent indicating that "some/more topics need to be added" to these courses. These data suggest that a review of the course content is necessary. Topics considered as not important need to be reviewed or taken out and replaced with new topics suggested by respondents. With the addition of new topics and the emphasis on the topics suggested, the six banking courses would hopefully be more relevant and adequate in preparing future graduates.

2. Of the four Level II English language courses, only one (ENL 209) was perceived as "important" and the other

three (ENL 214, 213 and 263) as of "some importance." In addition, half the topics in ENL 209 and all the topics in ENL 214, 213 and 263 were perceived as having "some importance." At the same time, 65 percent indicated the adequacy of the topics as "just right" and about 20 percent indicated that "some/many more topics need to be taken out" of these courses. In the open-ended item, only a few topics were suggested for addition. These data suggest the courses and course content need to be reviewed accordingly.

3. The open-ended items related to suggestions for new topics and program modification does provide a variety of pertinent information which is considered important in curriculum decision-making. Open-ended items of this nature are recommended for inclusion in further research.

Adequacy and Quality of Practical Training

4. The high percentage (80.4%) of recent graduates who indicated practical training as either "very helpful" or "helpful" in preparing them for their current jobs suggests the importance of practical training in occupational or professional curriculum. In line with the occupational or professional curriculum at the Institute, the importance of practical training as suggested by the data, needs to be addressed accordingly. In this context, curriculum decision-makers at the Institute need to review the policy and practice related to practical training.

Importance of the English Language

5. The high percentage of recent graduates (100%) who indicated that English language was important to their daily jobs was much higher than anticipated. The high percentage (70%) of recent graduates across all types of financial institutions who indicated that between 75-100% of their daily job communication was in English, was similarly much higher than anticipated.

6. The importance of speaking and listening skills as perceived by recent graduates illustrates the emphasis that needs to be given to these two skills. As a result, curriculum decision-makers need to review the policy and practice related to speaking and listening.

7. In this study, responses to the importance of the four skills (listening, speaking, reading and writing) were limited to four choices, i.e., 1 as most important and 4 as least important. Responses were thus limited to the ranking of one skill as number 1, number 2, number 3 and number 4, respectively. The problem with this form of ranking is that the relative distance between the four items appears to be equal and it may not be. In order to get a better perspective on the perceived importance of the four skills, it is recommended that a rating scale of 1 to 10 be used in the future. Further, two or more skills considered as of equal importance may be given the same rating scale.

Viability of Follow-up Study

8. The high return rate, the cooperation of recent graduates, as well as the nature and amount of pertinent information gathered, suggests that follow-up study of recent graduates for curriculum decision-making is viable.

9. The nature and amount of valuable information gathered in this study further suggests that follow-up study of recent graduates is important as an additional source for curriculum decision-making.

10. As follow-up study of recent graduates is viable and important, it is recommended that a similar method be adopted to review other academic programs at the Institute.

Recommendations for Program Implementation

The following recommendations based on the findings of the study are intended to assist curriculum decision-makers in reviewing and modifying the current banking program.

The demographic profile generated by the study provided the data for several implications. The data revealed that a larger percentage of male graduates were employed by financial institutions than females. Overall, 73.2% males were employed as compared to 26.8% females. In the Federal Territory, 75.7% were males and 24.3% females, while in Selangor, 60.7% were males and 39.3% females. However, when compared to the total number of students who graduates during the three-year period, 44.3% were males and 55.7% were females. A survey of employers would provide insight into this situation, especially in determining if there was

any preference toward recruitment of employees based on gender in financial institutions. The case in point was obvious in locally incorporated commercial banks where 80.7% were males compared to 19.3% females, and in finance companies where 87.5% were males and 12.5% were females.

The demographic profile also revealed that only 3.7% of recent graduates were employed by development banks and 3.0% by merchant banks. The data suggested that a study should be undertaken to assess employer needs in filling entry-level positions.

On the other hand, a promising trend of employment was evidenced by the number of recent graduates who were employed by the finance companies. 9.8% of recent graduates were employed by finance companies which is comparable to The Central Bank of Malaysia (9.8%), and was more than foreign incorporated commercial banks (3.7%), and merchant banks (3.0%). This trend may indicate a promising employment opportunity for banking graduates. In this context, the suggestion made by recent graduates to change the name of the program to Diploma in Banking and Finance deserves serious consideration from curriculum decision-makers. The reasons cited were the need to meet the demand by financial institutions for graduates with accounting background and that employers were more keen to employ Diploma in Accountancy and Diploma in Business Studies graduates considered as having better background in accounting and finance. Accordingly, with the name change

and with the addition of more finance and accounting courses, graduates of this program should be better equipped to meet the demands of the job market.

The data from this study indicated that all the six banking courses were perceived as "important" by recent graduates. In addition, the adequacy of these courses was perceived as "just right" by about half of the respondents, while about one-third of the respondents indicated that "some/more topics need to be added" to these courses. These data suggest the need to review the content of these courses. The suggestions made by respondents in the open-ended item for additional new topics and topics needing more emphasis should be considered in the review.

The results of the present study also indicated that half of the topics in the Business Correspondence course, and all the topics in the Practice and Procedure of Meetings, Report Writing I, and Report Writing II were perceived as having "some importance." These data strongly suggest the need to review these four courses and their contents. The suggestions made by recent graduates in the open-ended items need to be taken into account when revising and modifying these courses.

Recent graduates also indicated that knowledge of the English language is important and the majority of graduates indicated that between 75-100% of their daily job communication is in the English language. Responses to the open-ended item also indicated the importance of the English

language as oral and written communication are mostly in English. The importance of the English language as indicated by recent graduates has several implications to curriculum decision-makers.

Recent graduates indicated that oral communication skills were important in their daily jobs. In addition, speaking and listening skills were ranked first and second in importance, respectively. The importance of oral communication skills (speaking and listening) was further emphasized by recent graduates in their responses to the open-ended item. These data strongly suggests the need to put more emphasis on speaking and listening skills in the ESL curriculum.

Accordingly, it is recommended that speaking and listening skills be given priority. It is further recommended that curriculum decision-makers review the policy on speaking and listening skills, especially since the speaking and listening components were given the least priority in the present curriculum. In addition, the contact hours allocated to speaking and listening need to be similarly reviewed.

With the emphasis on speaking and listening, ESL curriculum decision-makers need to review the content, instruction, and instructional materials accordingly. In relation to content, the suggestions made by respondents in the open-ended items need to be given due consideration. In addition, ESL faculty members can conduct follow-up

interviews of a sample of the respondents to determine the appropriate type and nature of the content. A similar survey of supervisors of these graduates would provide additional input in determining content. In relation to instruction, speaking and listening skills need to be integrated into other ESL components to further reinforce the skills. A multi-media approach to instruction is further recommended. This would involve the use of tapes and language laboratory facilities, video-tape recording of activities in the banking industry, and the use of authentic and samples of authentic materials in the instruction. Authentic documents and samples of written materials collected from graduates can be used to further develop the instructional materials.

As ESP type of instruction is considered important, it is recommended that the present Level II English language courses be revised. In addition, this revision is considered necessary as the data suggests that of the four Level II courses, only ENL 209 was perceived as "important." The other three, ENL 214, ENL 213 and ENL 263, were perceived as of "some importance." Similarly, half of the topics in ENL 209 and all the topics in ENL 214, ENL 213 and ENL 263 were perceived as having "some importance." In the proposed revision, ENL 209, Business Correspondence would be reduced to two credit hours. The course content would be focused on letter writing and memo writing. Report Writing was indicated as important by graduates. Other studies also

indicated that Report Writing and Technical Writing were important in the industry. As Report Writing is important, it is recommended that Report Writing I and Report Writing II be allocated two credit hours each. In addition to report writing, writing of proposals and process writing need to be introduced. With the two credit hours allocated to each course, class presentations, indicated as important by graduates, can be incorporated. Practice and Procedure of Meetings would be reorganized and changed to Business Communication. The course content would include meetings and minutes of meetings, executive summary, and interview skills (preparing graduates for interviews, resume writing, etc.).

To make the ESP instruction more meaningful and interesting, it is suggested that: (a) more authentic materials be used; (b) more activities involving role-play, dialogues, presentations, etc. be incorporated; (c) suggestions related to course content and activities suggested by graduates be taken into account; and (d) recent graduates be invited to give talks to students as part of class activities.

Practical training was perceived as important by recent graduates in preparing them for their current jobs. 80.4% of recent graduates indicated that practical training was helpful. The importance of practical training was further evidenced by recent graduates' responses to the open-ended item. As practical training was considered important, it is

recommended that curriculum decision-makers review the policy on practical training by taking into account the suggestions made by recent graduates.

Several open-ended comments made by recent graduates need to be given due consideration by curriculum decision-makers in modifying the current banking studies program. The most frequent suggestion made was the importance of seminar-type instruction. The reasons offered by recent graduates were that seminars would provide the opportunity for an open discussion between faculty and students, exposure to current issues in financial institutions, opportunity for discussions instead of memorization of information, exposure to professional journals, and exposure to developments in the industry through talks by guest speakers, forums, and discussions. In this context, a seminar course similar to the seminar courses commonly offered in institutions in the United States, is proposed for consideration. A two-credit hour seminar course, tentatively titled, "Contemporary Issues in Banking and Finance in Malaysia," is proposed to be offered in the final semester. The content and the reasons for offering this course are as proposed by respondents in the open-ended item. An additional reason for introducing this course is the opportunity to reinforce the students' oral communication skills through discussions and class presentations, a skill frequently cited as necessary by recent graduates.

Other recurring suggestions related to instruction were the need for more case study approach and more opportunities for class presentations by students. The reasons cited were related to opportunities for group discussions, decision-making and oral skills. In line with these suggestions, it is recommended that more case study approach be incorporated where appropriate. To further reinforce oral skills, it is recommended that more oral presentations, as well as small group and large group discussions, be incorporated in the instruction.

Recent graduates also expressed their concern for a more practical oriented approach to instruction that is related to the Malaysian environment and the "real world." In view of the many suggestions, it is recommended that the instruction be adapted to the Malaysian system and be supplemented with the use of examples related to the local environment. The use of authentic documents and materials would further provide the opportunity to integrate theory into practice in the "real world."

Another recurring suggestion was the need to introduce a computer application course as computers are now widely used in financial institutions. Recent graduates' suggestions include information processing and the use of data-base management software packages, which presently are readily available in the market. Curriculum decision-makers, thus, need to seriously study the feasibility of introducing a computer application course.

In relation to reviewing the Islamic Studies courses, curriculum decision-makers may need to consider incorporating the two-credit hour, Islamic Banking System course, proposed by recent graduates, into the Islamic Studies program. Alternatively, the proposed Islamic Banking System course may need to be considered for introduction as an elective course or the contents incorporated into one of the existing banking courses.

A similar approach should be considered for the proposed Money Market and Foreign Exchange course. The course could be offered as an additional banking course or the content could be integrated into one of the existing courses.

Recent graduates indicated that Foreign Language was not important in their daily jobs. Suggestions were also made to offer this course as an optional course. Based on this feedback by recent graduates and considering the 16 credit hours allocated for this course, curriculum decision-makers need to review objectively the rationale and value of offering foreign language as a required course. Taking into account the suggestions made by recent graduates, the possibility of offering this course as an elective should be considered. Additionally, a review of the syllabi and the method of instruction may make it possible to reduce the course credits to only eight credits. The instruction can be similarly modified where classroom instruction be

supplemented by a self-study type of instruction using tapes and the language laboratory facilities.

Curriculum decision-makers also need to review objectively the Organizational Behavior course indicated by recent graduates as being more suitable for advanced level studies. A review of the objectives and course content in relation to the goal of the Institute to prepare graduates for mid-management level positions may be necessary.

Similarly, curriculum decision-makers need to review objectively the three courses indicated by recent graduates as not relevant. The three courses are Fundamentals of Insurance, Fundamentals of Marketing, and Fundamentals of Transport. The decision that needs to be made relates to the rationale of offering these courses in the banking program and the rationale for allocating four credit hours to each course, for a total of 12 credits. A related question that needs to be addressed is whether other courses considered important by recent graduates, and are more related to banking, could be better offered in their place.

Recent graduates suggested several courses to be introduced in the earlier semesters and not at Semester V (Law 263), or Semester VI (MGT 321 and FIN 307). Recent graduates also suggested that the content of these courses be divided and offered as a two-semester course. These suggestions have several implications for curriculum decision-makers. By appropriately dividing the course content, these courses can be offered as early as possible

in the program. At the same time, information can be presented gradually rather than in one course. In this context, it is recommended that curriculum decision-makers consider dividing the course contents appropriately and offer the course(s) in two or more semesters. A review of the entire curriculum to determine appropriate division and allocation of course offering in the semesters is recommended. This review would make it possible to address curricular principles relating to continuity, sequence, integration, breadth and depth. For instance, with proper continuity and sequence, courses and course content offered in the earlier semesters can reinforce courses offered in the following semesters. With appropriate integration, course content may be reduced, and the course credit can be appropriately revised.

From the foregoing discussions, it may be timely for curriculum decision-makers to also review the rationale for allocating four credit hours to the majority of courses in the banking program.

Recommendations for Further Research

This study was undertaken to assess the relevance and adequateness of the ten required banking studies courses, the adequacy and quality of the practical training, and the importance of the English language to current job performance of recent graduates. For a more comprehensive evaluation of the Diploma in Banking Studies program, it is recommended that further research be undertaken to assess

the relevance and adequateness of all the required banking studies courses to current job performance of recent graduates.

The present study was limited to recent graduates working in financial institutions in the Federal Territory and the state of Selangor. A survey of recent graduates working in financial institutions in the other twelve states in Malaysia should provide an additional view on the relevance and adequateness of the required banking studies courses.

A longitudinal survey of the respondents of the present study should be undertaken to analyze continuity and changes over time with regard to the relevance and adequateness of the required banking studies courses and the other required courses in the program. The longitudinal study would also provide valuable information on the career development of respondents over time.

A survey of employers of recent graduates is recommended as it would provide the means to cross-validate the relevance and adequateness of the courses from the viewpoint of both employers and recent graduates. Curricula decisions can then be based on the views of both recent graduates and employers of these graduates.

In the open-ended item, recent graduates indicated their interest in pursuing their studies as evidenced by their recommendation for the introduction of an Advanced Diploma in Banking Studies program. This suggestion needs

to be given due consideration, and as such, further research is recommended to determine the feasibility of introducing an advanced diploma program in banking.

The results of the study indicated that the English language is important in graduates' daily job performance. In order to get a better perspective of the importance of the English language in the industry, further research is recommended in the following areas: (1) a survey of prospective employers to determine their perceptions of their expectations of English language skills of graduates at the time when they are hired; (2) a study to determine the relationship between English language proficiency and job opportunity; and (3) a study on the relationship between English language proficiency and job promotion.

The present study was done by the researcher alone and with a limited amount of time, money and facilities. Further, in this study the researcher assumed the role of external evaluator. To provide a more comprehensive evaluation for curricula decision-making, it is recommended that similar studies of other programs be done by a team of internal evaluators comprised of faculty members from within the department.

Presently, curricula decisions at the Institute are based on information from faculty members, present students, administrators, and people outside the Institute. As discussed earlier, there is no one standard evaluation method or model of curriculum evaluation used as a guide at

the Institute. Based on the review of the literature, Harshman (1979) reported positive results using an assessment model to gather multiple sources of data for curricula decision-making. Similarly, Willet and Piland (1974) reported positive results based on a program evaluation model which combined both quantitative and qualitative data for curricula decision-making. In this context, and in relation to the underlying purpose of this study, a tentative model for use as a guide at the Institute is recommended. The proposed model is shown in Figure 5-1. The method, instrument, and recommendations in the present study may be used as a starting point in developing the model. Further research is necessary to develop this model.

Briefly, the components of the proposed model are as follows:

1. Forecasting and Research. Forecasting of trends and developments in the job world and research relating to program improvement by faculty members.
2. Assessment of Employment Needs. Projections and assessments of employment needs by faculty members and the Department Curriculum Committee. Additional input from professional and accreditation bodies, curriculum advisory committees, external examiners, and other people from outside the Institute.
3. Review and Modify Curriculum. Continuous review and modification of the curriculum. Multiple sources of data to be used.

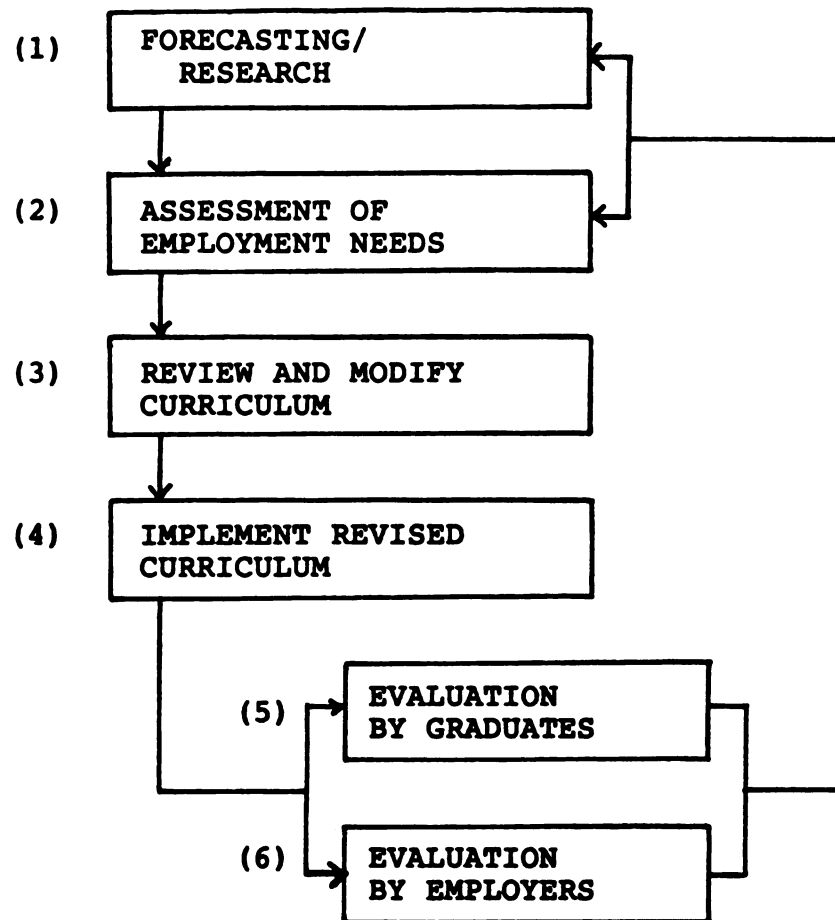


Figure 5-1
Proposed Curriculum Evaluation Model
for MARA Institute of Technology

4. Implementation of Revised Curriculum. Revised curriculum to be implemented accordingly. Feedback from students through course evaluations would provide data in relation to: appropriateness of course content, relationship of content to previous course or courses (sequence/vertical organization), relationship of content to other course or courses (integration/horizontal organization), appropriateness (amount) of assignments in individual course and between courses, grade allocation for on-going assessments and final examinations.

5. Evaluation by Graduates. Feedback from graduates through follow-up studies.

6. Evaluation by Employers. Feedback from employers as a means to cross-validate information by graduates.

This model, hopefully, will provide the means for getting multiple sources of information for curricula decision-making. Accordingly, the use of multiple sources of data would hopefully lead to more objective, systematic, and comprehensive curricula decision-making at the Institute.

Concluding Comments

As a result of having conducted the study, the following are the researcher's observations and recommendations in conducting follow-up study:

1. Contrary to the prevailing belief that questionnaire survey generally results in a poor return rate, this study has proven otherwise. The high return rate

(96.5%) in this study suggests that questionnaire survey can result in a high return rate.

2. The high return rate was attributed to the personal approach adopted by the researcher. In this study, questionnaires were personally delivered to and collected from the respondents. A small percentage of completed questionnaires were returned by mail for economic reasons.

3. A personal approach with respondents prior to and during the study is recommended as it contributed to the high return rate. A personal approach provides the opportunity to: (a) establish rapport with the respondents which results in their cooperation in the study; (b) explain the study in more detail and clarify queries, an opportunity which is limited through mailed questionnaires; and (c) emphasize the seriousness of the study as well as the value and importance of respondents' participation in the study.

4. In addition, personal contact provided the means to locate other prospective respondents if they had not been previously identified.

5. As a result of the high return rate and the willingness of recent graduates to participate in the study, follow-up of recent graduates for the purpose of eliciting feedback for curriculum decision-making is viable.

6. The nature and amount of information gathered through the closed-ended and open-ended items further

suggests that written questionnaire survey is a viable method of eliciting feedback for curriculum decision-making.

7. The nature and variety as well as the amount of pertinent information collected suggests that feedback from recent graduates is an important and valuable source of information for curriculum decision-making.

8. The use of open-ended items to supplement closed-ended items provides the means to gather both quantitative and qualitative data which is important to curriculum decision-making.

9. In order to elicit detailed and comprehensive information, it is recommended that questionnaire surveys be supplemented with personal interviews. Personal interviews can be incorporated as part of the survey or as a follow-up at a later stage. The adoption of the latter method may include interviewing a sample of the original respondents.

10. To facilitate the survey, an orientation of prospective respondents is recommended. A letter explaining the nature, purpose and importance of their participation in the study can be mailed at least two weeks prior to the study.

11. As a long-term plan, it is recommended that an orientation to explain the nature, purpose and importance of graduates' cooperation be conducted for one or two hours during the students' final semester.

12. To further facilitate follow-up study of graduates, it is recommended that an up-to-date record of

graduates be maintained by the Alumni Office. In addition to eliciting feedback for curriculum decision-making, maintaining a record of the alumni is important to the respective educational institutions.

From the foregoing discussions, it is recommended that institutions of higher education in Malaysia conduct follow-up studies of recent graduates for the purpose of curriculum decision-making. In addition, such follow-up studies would provide the means of maintaining two-way communication that would benefit the institution, the graduates and society.

APPENDICES

APPENDIX A:
LIST OF FINANCIAL INSTITUTIONS

LIST OF FINANCIAL INSTITUTIONS1. DEVELOPMENT BANKS

1. Bank Kemajuan Perusahaan Malaysia
- *2. Bank Kerjasama Rakyat Malaysia
- *3. Bank Pembangunan Malaysia Berhad
- *4. Bank Pertanian Malaysia
- *5. Bank Simpanan Nasional

2. COMMERCIAL BANKS (Locally Incorporated)

- *1. Ban Hin Lee Bank Berhad
- *2. Bank Bumiputra Malaysia Berhad
3. Bank Buruh (Malaysia) Berhad
- *4. Bank Islam Malaysia Berhad
- *5. Bank of Commerce Berhad
- *6. Bank Utama (Malaysia) Berhad
- *7. Development and Commercial Bank Berhad
8. Hock Hua Bank Berhad
9. Hock Hua Bank (Sabah) Berhad
10. Kong Ming Bank Berhad
11. Kwong Yik Bank Berhad
- *12. Malaysian Banking Berhad
- *13. Malaysian French Bank Berhad
- *14. Malayan United Bank Berhad
- *15. Pacific Bank Berhad
- *16. Perwira Habib Bank Malaysia Berhad
- *17. Public Bank Berhad
- *18. Sabah Bank Berhad
19. Southern Bank Berhad
- *20. The Oriental bank
- *21. United Asian Bank Berhad
- *22. United Malayan Banking Corporation Berhad
23. Wah Tat Bank Berhad

3. COMMERCIAL BANKS (Foreign Incorporated)

1. Algemene Bank Nederland N.V.
- *2. Bangkok Bank Limited
- *3. Bank of America NT & SA
4. Bank of Tokyo Limited, The
- *5. Chase Manhattan Bank, N.A., The
6. Chung Khiaw Bank Limited
- *7. Citibank N.A.
8. Deutsche Bank (Asia)
- *9. Lee Wah Bank Limited
- *10. Oversea Chinese Banking Corporation Limited
- *11. Oversea Union Bank Limited

- *12. Standard Chartered Bank
- *13. The Bank of Canton Limited
- 14. The Bank of Nova Scotia
- 15. The Hongkong and Shanghai Banking Corporation
- 16. United Overseas Bank Limited

4. MERCHANT BANKS

- *1. Amanah-Chase Merchant Bank Berhad
- *2. Arab-Malaysian Merchant Bank Berhad
- *3. Aseambankers Malaysia Berhad
- 4. Asian International Merchant Bankers Berhad
- 5. Asiavest Merchant Bankers (M) Berhad
- *6. Bumiputra Merchant Bankers Berhad
- 7. Commerce International Merchant Bankers Berhad
- 8. D & C Nomura Merchant Bankers Berhad
- 9. Malaysian International Merchant Bankers Berhad
- *10. Permata Chartered Merchant Bank Berhad
- 11. Rakyat First Merchant Bankers Berhad
- 12. Utama Wardley Berhad

5. FINANCE COMPANIES

- *1. Arab-Malaysian Finance Berhad
- 2. Asia Commercial Finance (M) Berhad
- *3. Bolton Finance Berhad
- *4. Boon Siew Finance Berhad
- 5. Cempaka Finance Berhad
- 6. Chew Geok Lin Finance Berhad
- 7. Chung Khiaw Finance (Malaysia) Berhad
- 8. City Finance Berhad
- *9. Credit Corporation (M) Berhad
- *10. D & C Finance Berhad
- 11. Delta Finance Company Berhad
- 12. Equity Finance Corporation Berhad
- 13. Eu Finance Berhad
- 14. First Malaysia Finance Berhad
- 15. Hock Thai Finance Corporation Berhad
- 16. Hong Leong Finance Berhad
- 17. Interfinance berhad
- *18. JP Finance (M) Berhad
- 19. KCB Finance Berhad
- *20. Kewangan Bumiputra Berhad
- 21. Kewangan KGN Berhad
- 22. Kewangan Pekembarjaya Berhad
- 23. Kewangan Usaha Bersatu Berhad
- 24. Kewangan Utama Berhad
- *25. Kong Ming Finance Corporation Berhad
- *26. Kuala Lumpur Finance Berhad

- 27. Kwong Yik Finance Berhad
- *28. Magnum Finance Berhad
- *29. Malayan United Finance Berhad
- *30. Malaysia Credit Finance Berhad
- 31. Malaysia International Finance Berhad
- *32. Mayban Finance Berhad
- *33. MBF Finance Berhad
- 34. Mortgage and Finance (M) Berhad
- 35. Overseas Chinese Finance Company Berhad
- 36. Overseas Union Trust (Malaysia) Berhad
- 37. Pertama Malaysia Finance Berhad
- 38. Petra Finance Berhad
- *39. Public Finance berhad
- 40. Sabah Finance Berhad
- 41. Southern Finance Company Berhad
- 42. Supreme Finance (M) Berhad
- 43. Tenaga Finance Berhad
- 44. UMBC Finance Berhad
- *45. Visia Finance Berhad

6. GOVERNMENT BANK

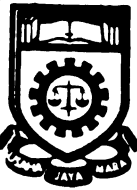
- *1. The Central Bank of Malaysia

SOURCE: The Kuala Lumpur Bankers Directory 1987, produced by
Arab-Malaysia Merchant Bank Berhad, Kuala Lumpur, 1987.

* Financial institutions where graduates participated in the study

APPENDIX B:
COVER LETTER FOR PILOT STUDY

COVER LETTER FOR PILOT STUDY

	INSTITUT TEKNOLOGI MARA
	MARA INSTITUTE OF TECHNOLOGY
	Tarikh: 16/5/88 40450 Shah Alam, Selangor, Malaysia. Tel: 03-5582721/9 03-5582311/9
	Surat Tuan: Surat Kami: KPGPN-600/5/2

Assalamualaikum w.b.t.

Saudara/Saudari,

Per: PILOT STUDY:
KAJISELIDIK MENGENAI PROGRAM AKADEMIK
KURSUS DIPLOMA IN BANKING STUDIES ITM

Sukacita dimaklumkan bahawa satu kajiselidik akan dilaksanakan kepada para graduan kursus Diploma in Banking Studies ITM yang tamat pengajian pada tahun 1985, 1986 dan 1987, dan yang kini bertugas di bank-bank dan institusi kewangan di Wilayah Persekutuan dan Selangor.

Tujuan kajiselidik ini ialah untuk meninjau pandangan serta pendapat para graduan mengenai setakat manakah penting serta cukupnya program akademik kursus ini dalam memberikan persediaan bagi menjalankan tugas sehari-hari. Maklumat yang diperolehi kelak akan digunakan bagi tujuan menyemak semula serta meningkatkan lagi mutu program kursus ini.

Kajiselidik ini akan dilaksanakan secara berperingkat iaitu pada bulan Jun dan Julai 1988 ini.

Disamping melengkapkan borang soal-selidik ini, kerjasama saudara/saudari juga diperlukan dalam memberikan pandangan serta cadangan untuk memperbaiki lagi borang soal-selidik ini.


Saudara/saudari adalah diminta memberikan pandangan serta cadangan mengenai:

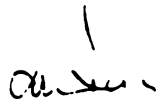
- a) Kebolehan memahami arahan serta kandungan borang soal-selidik ini,
- b) Bahasa Inggeris yang digunakan dalam keseluruhan borang soal-selidik ini,
- c) Kesesuaian dan ketepatan bahasa,
- d) Masa yang diambil untuk mengisikan borang ini,
- e) Lain-lain cadangan.

Sila tuliskan cadangan saudara/saudari di mana-mana bahagian yang berkenaan di dalam borang soal-selidik ini.

Di atas kerjasama saudara/saudari diucapkan ribuan terima kasih.

Yang benar,


ABU BAKAR HJ. IBRAHIM
Calon PhD
Michigan State University, USA
(Pensyarah ITM Shah Alam)


ABDULLAH GHAZALI
Ketua Kajian
Kajian Perniagaan & Pengurusan

APPENDIX C:
CRONBACH'S ALPHA RELIABILITY
COEFFICIENT OF THE ITEMS

CRONBACH'S ALPHA RELIABILITY COEFFICIENT OF THE ITEMS*

SCALE	K	S_i^2	S_T^2	RELIABILITY
1. Importance of entire course	10	8.45	35.10	.8436
2. Importance of topics of MGT321	4	3.71	8.65	.7616
3. Importance of topics of FIN307	6	5.56	20.90	.8808
4. Importance of topics of LAW263	8	6.81	30.53	.8879
5. Importance of topics of FIN312	7	6.71	35.86	.9484
6. Importance of topics of FIN332	5	4.90	18.98	.9272
7. Importance of topics of FIN362	6	6.46	34.18	.9732
8. Importance of topics of ENL214	7	6.46	36.75	.9616
9. Importance of topics of ENL209	10	9.90	65.85	.9440
10. Importance of topics of ENL213	5	5.07	20.13	.9352
11. Importance of topics of ENL263	3	3.05	7.92	.9223
12. Importance of all topics	61	58.63	1163.76	.9654
13. Adequacy of entire course	10	4.26	16.08	.8167

$$\text{Cronbach's } \alpha = \frac{K}{K-1} \left(1 - \frac{\sum_{i=1}^K S_i^2}{S_T^2} \right)$$

where

K = no. of items

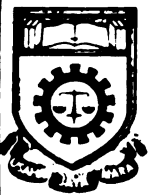
S_i^2 = variance of item i i = 1, 2, ..., K

S_T^2 = variance of total score

* Cronbach's alpha reliability coefficient of the items related to the importance and adequacy of the courses, and the importance of the topics in the questionnaire.

APPENDIX D:
COVER LETTER TO 1985, 1986 AND 1987
GRADUATES AND QUESTIONNAIRE

COVER LETTER

	<h1>INSTITUT TEKNOLOGI MARA</h1>
	<h2>MARA INSTITUTE OF TECHNOLOGY</h2>
Tarikh: 6/6/1988	40450 Shah Alam, Selangor, Malaysia. Tel: 03-5592721/9 03-5592311/9
Surat Tuan:	
Surat Kami: KPGPN - 600/5/2	

Assalamualaikum w.b.t.

Tel: Pejabat 5564112 (Rohani)
Rumah 5594186 (Abu Bakar)

Saudara/Saudari,

Per: KAJISELIDIK MENGENAI PROGRAM AKADEMIK
KURSUS DIPLOMA IN BANKING STUDIES ITM

Sukacita dimaklumkan bahawa kajiselidik tersebut akan dilaksanakan kepada para graduan kursus Diploma in Banking Studies ITM yang telah tamat pengajian pada tahun 1985, 1986 dan 1987, dan kini bertugas di bank-bank dan institusi kewangan di Wilayah Persekutuan dan Selangor.

Tujuan kajiselidik ini ialah untuk meninjau pandangan serta pendapat para graduan mengenai setakat manakah penting serta cukupnya program akademik kursus ini dalam memberikan persediaan bagi menjalankan tugas sehari-hari.

Sebagai seorang graduan DIB, pandangan serta pendapat saudara/saudari amatlah penting dan berharga dalam membantu usaha kami menyemaksemula serta meningkatkan lagi mutu program akademik kursus ini. Buat masa ini kami memerlukan pandangan serta pendapat saudara/saudari mengenai 11 matapelajaran seperti yang disenaraikan dalam borang soal-selidik yang dilampirkan.

Kajiselidik ini adalah semata-mata untuk tujuan akademik. Kajiselidik ini khusus untuk mendapatkan maklumat mengenai matapelajaran yang disenaraikan dan bukan merujuk kepada pengajaran para pensyarah.

Semua maklumat yang saudara/saudari berikan adalah dianggap sulit dan akan dirahsiakan. Oleh itu, jangan tulis nama anda di mana-mana bahagian borang soal-selidik ini. Penyertaan saudara/saudari dalam kajiselidik ini adalah secara sukarela.


Borang soal-selidik ini terbahagi kepada dua Bahagian. Bahagian I memerlukan maklumat am mengenai diri, jawatan dan tugas anda. Bahagian II memerlukan pandangan serta pendapat anda mengenai penting atau tidaknya, serta cukup atau tidaknya matapelajaran dan kandungan matapelajaran yang disenaraikan.

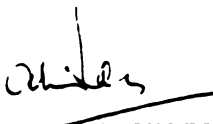
Jawapan yang jujur serta ikhlas dari saudara/saudari amat diperlukan dan amat dihargai.

Nota: Sekiranya saudara/saudari ingin membaca laporan kajiselidik ini, satu salinan laporan akan disimpan di Perpustakaan Tun Abdul Razak ITM Shah Alam pada bulan Jun 1989.

TERIMA KASIH DI ATAS KERJASAMA YANG SAUDARA/SAUDARI BERIKAN DALAM KAJISELIDIK INI.

Yang benar


ABU BAKAR HJ. IBRAHIM
Calon PhD
Michigan State University, USA
(Pensyarah, ITM Shah Alam)


ABDULLAH GHAZALI
Ketua Kajian
Kajian Perniagaan & Pengurusan

THE QUESTIONNAIRE

**MARA INSTITUTE OF TECHNOLOGY, MALAYSIA
DIPLOMA IN BANKING STUDIES
SURVEY OF RECENT GRADUATES**

SECTION 1

Directions: Items 1 through 7 are for classification purposes only.
Please put a check mark ☒ beside the appropriate answer.

1. Gender : Male ☐
: Female ☐
2. Graduated in : 1. May 1985 ☐
2. Dec. 1985 ☐
3. May 1986 ☐
4. Dec. 1986 ☐
5. May 1987 ☐
6. Dec. 1987 ☐
3. Place of : 1. Federal Territory ☐
Employment 2. Selangor ☐
4. Type of Financial : 1. Development Banks ☐
Institution 2. Commercial Banks ☐
(Locally Incorporated)
3. Commercial Banks ☐
(Foreign Incorporated)
4. Merchant Banks ☐
5. Finance Companies ☐
6. Central Bank of Malaysia ☐

(Note: Please refer to the list enclosed for the types of banks and finance companies)

5. How long in current job position:
 1. Less than 6 months ☐
 2. 6 months to < 1 year ☐
 3. 1 year to 2 years ☐
 4. 2 years to 3 years ☐
6. Job Category : 1. Financial Officer ☐
2. Officer I/Sub-Accountant I ☐
3. Officer II/Sub-Accountant II ☐
4. Others: (please specify) ☐

7. Main job function and responsibilities:

(Please check ☒ ONE only)

1. Operation (all types of accounts) ☐
 2. Credit (loan, credit control, collection, etc) ☐
 3. Financial Services (bank drafts, foreign exchange, letter of credit, etc) ☐
 4. Others: (Please specify) ☐
-
-

SECTION 11

Directions: Subjects A through F are required banking subjects. Subjects G through J are Level 11 English Language subjects. Please rate the subjects and the topics for each subject by putting a check mark ☒ beside the appropriate answer.

Note:

If you do not take the subject listed, that is, you were given an exemption:

- a) please make a note in the right hand corner of the survey form;
 - b) do not rate the particular subject and the topics.
-

1. How important (relevant) are the following topics to your current job?

SUBJECT/TOPICS

- 1 No Importance
 - 2 Little Importance
 - 3 Some Importance
 - 4 Important
 - 5 Very Important
-

(A. MGT321 BANKING PRACTICE 1
(LEGAL) 4 credits

- | | | | | | |
|---|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|
| 1. Relationship between banker and customer | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> |
| 2. Banking Operation | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> |
| 3. Types of Account Holder | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> |
| 4. Securities for Advances | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> |
| The importance of the entire subject | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> |
-

SUBJECT/TOPICS

- 1 No Importance
 2 Little Importance
 3 Some Important
 4 Important
 5 Very Important

(B. FIN307 BANKING PRACTICE 11
 (OPERATION) 4 credits)

- | | 1 | 2 | 3 | 4 | 5 |
|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 1. The Malaysian Financial System . | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Financial Operation of Commercial Banks and Constraints Under Which They Operate: | | | | | |
| 2.1 Balance Sheet of Commercial Banks | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.2 Deposits | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.3 Bank Lending | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.4 Investment and Expenses | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Management and Internal Organization | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| The importance of the entire subject | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

(C. LAW263 LAW RELATING TO
 BANKING 4 credits)

- | | | | | | |
|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 1. Introduction to Law: Nature and Classification of Malaysian Law | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Contract: Nature and Formation of Contract | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Agency - Formation and Authority | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Bankers and Customers | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Negotiable Instruments | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Bankers Securities | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Guarantee and Indemnity | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Partnership | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| The importance of the entire subject | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

SUBJECT/TOPICS

1 No Importance 3 Some Importance

2 Little Importance 4 Important

(D. FIN312 CREDIT MANAGEMENT 5 Very Important

4 credits)

1. Nature and Role of Credit	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
2. Management of Consumer Credit ...	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
3. Management of Business Credit ...	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
4. Investigation and Analysis of Credit Risks	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
5. Financial and Income Statement ..	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
6. Management of the Collection Function/Collection Policies	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
7. Management Control of Credit and Collection Operation	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
The importance of the entire subject.	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>

(E. FIN332 FINANCE OF INTERNATIONAL TRADE 4 credits)

1. Meaning of International Trade ..	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
2. Avoidance of and Protection Against Risk in International Trade	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
3. The Role of Banks in International Trade	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
4. Finance of International Trade ..	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
5. Services Provided by Banks	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
The importance of the entire subject	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>

(F. FIN 362 FINANCIAL ANALYSIS 4 credits)

1. Basic Analysis of Financial Statement:

1.1 Balance sheet presentation
and terminology 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐1.2 Capital structure, leverage,
methods and types of
financing 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐2. Analysis of funds flow 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐

3. Ratio Analysis:

3.1 Liquidity, turnover, debt .. 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐3.2 Performance and trend
analysis 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐4. Financial statement analysis 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐The importance of the entire subject 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐

SUBJECT/TOPICS

- 1 No Importance
 2 Little Importance
 3 Some Importance
 4 Important
 5 Very Important
-

(G. ENL214 PRACTICE AND
 PROCEDURE OF MEETINGS
 2 credits)

- | | | | | | |
|---|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|
| 1. Definition and Purpose of Meetings | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> |
| 2. Requisites of a Valid Meeting ... | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> |
| 3. Types and Functions of Committees | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> |
| 4. Types and Functions of Meetings . | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> |
| 5. Writing of Notices and Agenda ... | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> |
| 6. Writing of Minutes and Resolutions | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> |
| 7. Duties of Chairman, Secretary, and Treasurer | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> |
| The importance of the entire subject | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> |
-

(H. ENL209 BUSINESS CORRESPONDENCE
 3 credits)

- | | | | | | |
|--|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|
| 1. Qualities of a Good Business Letter | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> |
| 2. Principal Parts of a Business Letter (salutation, closure, etc) | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> |
| 3. Styles and Layout of Business Letters | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> |
| 4. Letter of Enquiry and Replies to Enquiries | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> |
| 5. Order Letter and Acknowledgement of Orders | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> |
| 6. Letters of Complaint and Adjustment Letters | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> |
| 7. Application and Personal Letters | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> |
| 8. Credit and Status Enquiries and Replies | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> |
| 9. Collection Letters | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> |
| 10. Memoranda and Notices | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> |
| The importance of the entire subject | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> | 5 <input type="checkbox"/> |
-

SUBJECT/TOPICS

- 1 No Importance
 2 Little Importance
 3 Some Importance
 4 Important
 5 Very Important
-

(I. ENL213 REPORT WRITING 1
 2 credits)

1. Classification and Use of Reports 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
2. Mechanics of Report Writing: headings, numbering, documentation 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
3. Methods of Collecting Information: Primary and Secondary Sources ... 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
4. Stages in the Preparation of a Report: collecting, organizing, etc 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
5. The use of visual aids 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
- The importance of the entire subject 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
-

(J. ENL263 REPORT WRITING 11 1 credit)

1. Summarizing a Report 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
2. Techniques of Presenting Reports Orally 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
3. Writing a Short Report or Summary of a Long Report (400 - 500 words) 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
- The importance of the entire subject 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
-

2. Overall, do you consider the topics in the 10 subjects adequate (sufficient) in helping you in your job?

- 1 Many More Topics Need To Be Added
 2 Some Topics Need To Be Added
 3 Just Right
 4 Some Topics Need To Be Taken Out
 5 Many Topics Need To Be Taken Out
-

- A. MGT321 BANKING PRACTICE 1 (LEGAL) 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
- B. FIN307 BANKING PRACTICE 11 (OPERATION) 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐

- 1 Many More Topics Need To Be Added
 2 Some Topics Need To Be Added
 3 Just Right
 4 Some Topics Need To Be Taken Out
 5 Many Topics Need To Be Taken Out
-

C. LAW263 LAW RELATED TO BANKING ...	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
D. FIN312 CREDIT MANAGEMENT	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
E. FIN332 FINANCE OF INTERNATIONAL TRADE	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
F. FIN362 FINANCIAL ANALYSIS	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
G. ENL214 PRACTICE AND PROCEDURE OF MEETING	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
H. ENL209 BUSINESS CORRESPONDENCE ..	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
I. ENL213 REPORT WRITING 1	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
J. ENL263 REPORT WRITING 11	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>

3. (a) Did you undergo any practical training while at ITM?

1. Yes ☐
 2. No ☐ If No, please go to item 4
-

(b) What is your reaction to the quantity (length of time) of the practical training?

1. Not Enough ☐
 2. Enough ☐
 3. Too Much ☐
-

(c) What is your reaction to the quality of the practical training?

1. Not Helpful ☐
 2. Helpful ☐
 3. Very Helpful ☐
-

4.(a) Is knowledge of English important in your job?

- 1. Yes ☐
- 2. No ☐

(b) Is oral communication skills in English important in your job?
(eg. giving instructions; communicating with superior, subordinate
and clients; using the telephone, etc.)

- 1. Yes ☐
- 2. No ☐

(c) Is written communication skills in English important in your job?
(eg. writing letters, memos, reports, etc).

- 1. Yes ☐
- 2. No ☐

(d) Approximately how many percent of your daily communication in job
related situation is conducted in English?

- 1. 0 - 24 percent ☐
- 2. 25 - 49 percent ☐
- 3. 50 - 74 percent ☐
- 4. 75 - 100 percent ☐

5. Please rank in order of importance (that is, 1, 2, 3, 4; 1 as most
important and 4 as least important) the following English Language
skills in relation to your job?

Listening ☐
(such as following and understanding
spoken instruction)

Speaking ☐
(such as giving instructions orally,
answering question, etc)

Reading ☐
(such as reading and understanding
written documents eg. letters, forms,
contract, etc)

Writing ☐
(such as writing letters, memos,
reports, etc)

6. (a) If you feel the topic(s) in any of the subject(s) are not adequate, please suggest the topic(s) that need(s) to be added to the subject. Please list the subject(s) and the topic(s).

Subject(s)

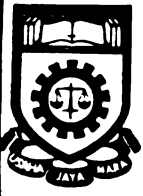
Topic(s)

-
- (b) In the space below, please list any other recommendations that you would make that would help us improve the program and better prepare future graduates for their career.

THANK YOU FOR YOUR COOPERATION

APPENDIX E:
INTRODUCTION LETTER FROM
DEAN OF ACADEMIC AFFAIRS

INTRODUCTION LETTER

	INSTITUT TEKNOLOGI MARA	
	MARA INSTITUTE OF TECHNOLOGY	
	Tarikh: 6/6/1988	40450 Shah Alam, Selangor, Malaysia. Tel: 03-5592721/9 03-5592311/9
	Surat Tuan:	
	Surat Kami: 100-H/EA (37/8/2)	

Tuan/Puan,

Per: KAJISELIDIK MENGENAI PROGRAM AKADEMIK
KURSUS DIPLOMA IN BANKING STUDIES, ITM

Merujuk kepada perkara di atas, satu kajiselidik akan dilaksanakan terhadap para graduan kursus Diploma in Banking Studies ITM yang tamat pengajian pada tahun 1985, 1986 dan 1987, dan kini bertugas di bank-bank dan institusi kewangan di Wilayah Persekutuan dan Selangor.

Kajiselidik ini akan dilaksanakan secara berperingkat iaitu pada bulan Jun dan Julai 1988 ini.

Kajiselidik ini akan dikelolakan oleh En. Abu Bakar Hj. Ibrahim, seorang pensyarah Institut Teknologi MARA, Shah Alam. Kajiselidik ini adalah untuk keperluan program PhD dalam bidang Curriculum Development yang sedang beliau ikuti di Michigan State University, USA.

Kajiselidik ini adalah semata-mata untuk tujuan akademik.

Tumpuan kajian beliau adalah untuk meninjau pandangan serta pendapat para graduan Diploma in Banking Studies ITM mengenai program akademik kursus DIB, dan kaitannya dengan tugas mereka sehari-hari.

Masa yang diperlukan untuk melengkapkan borang soal-selidik adalah kira-kira 30 minit.

Kajiselidik ini diharapkan dapat meningkatkan lagi mutu program akademik kursus DIB, ITM dan juga para graduan yang akan dihasilkan.

Pihak ITM terlebih dahulu merakamkan terima kasih di atas kerjasama tuan/puan membenarkan kakitangan yang terdiri daripada para graduan DIB, ITM mengambil bahagian dalam kajiselidik ini.

Yang benar,



Mohd. Ali Hassan,
Dekan Hal Ehwal Akademik.

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