

# OUR CBFS

NEWSLETTER ISSUE No: 13



His Excellency Chairman of  
the Board of Governors of  
the CBO visits CBFS



كلية الدراسات المصرفية والمالية  
College of Banking and Financial Studies



## FROM THE DESK OF THE CHIEF ADVISOR

Dear colleagues and readers,



Welcome to the Issue no. 13 of the CBFS Newsletter!

I'm immensely pleased to present this Newsletter with one of the key issues for many job-seekers and fresh graduates – the Employability Skills.

In the current issue, apart from highlights of institutional activities such as the visit of HE Sultan bin Salim bin Saeed Al Habsi, Deputy Chairman of the Board of Governors of the Central Bank of Oman, and HE Taha bin Salim bin Abdullah Al Amri, Executive President of the Central Bank of Oman to the College, views on Employability Skills by CBFS staff, students and CBFS alumni are included.

Employability Skills, which are a set of attributes, skills and knowledge that all should possess in order to ensure they fit into the workplace, have been rated by today's employers as the number one factor for entry-level success on the job (Wilhelm 2004). These skills, also known as transferable skills or soft skills, play a vital role in career success, according to Watts and Watts (2008), who states that hard skills contribute only 15% to one's success whereas 85% of success is due to soft skills or transferable skills.

Higher education institutions have a major role in addressing this demand for employability skills. Classroom is an ideal learning ground, where one can practise alternative ways of dealing with people (Braakman, 2003.) However, students should realize the demand for employability skills and work towards honing these skills during their studies; many of these skills are embedded within the university/college curriculum. I take this opportunity to express our gratitude to the employers of banking and financial industry who constantly support us in identifying the skills needed for our graduates. Their support has been instrumental for the College management in taking informed decisions in strategic realignment from time to time. I also wish to thank the contributors for sharing their insightful thoughts that would enlighten the minds of our readers on the given topic.

Finally, my thanks are due to the Newsletter Editorial Board for rendering their dedicated service, besides carrying out their regular duties diligently.

**Dr. Ali Hamdan Al Balushi**

Chief Advisor, CBFS Newsletter

(Asst. Dean for Corporate Support)

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## His Excellency Chairman of the Board of Governors of the CBO visits CBFS

**H**is Excellency Sultan bin Salim bin Saeed Al Habsi, Deputy Chairman of the Board of Governors of the Central Bank of Oman, and His Excellency Taher bin Salim bin Abdullah Al Amri, Chief Executive Officer of the Central Bank of Oman, visited the College of Banking and Financial Studies on Thursday 10 October 2017.

During the visit, the programmes offered by the College and its strategic plan and along with that the mechanisms of providing professional training programmes that meet the requirements of the next stage were discussed. After that, His Excellencies and the attendees toured around the academic and training departments and met the staff of the college.

The visit comes within the framework of the CBO to keenly follow-up the mechanism of qualifying the human resources of the banking and financial sector and focus on the requirements of the market.





## CBFS in collaboration with University Sains Islam Malaysia organized 7<sup>th</sup> Islamic Economic System Conference (iECONS)

The college, in collaboration with University Sains Islam Malaysia, organized 7<sup>th</sup> Islamic Economic system conference (iECONS) on Extending the Frontier of Islamic Economics: Cultivating a Dynamic Social Finance Culture for Global Economic Sustainability from 12-13 December 2017 under the auspices of H.E Tahir bin Salim Al Amri, Executive President of Central Bank of Oman. This conference provided a platform for open dialogues and discussions among academicians, postgraduate students and practitioners to address current and pertinent issues, prospects, challenges and opportunities in the Islamic economic system, bringing together researchers around the world who are actively pushing the boundaries of knowledge in various domains of interest, such as Islamic Banking and Finance, Takaful, Islamic Capital Market, Zakat and Awqaf Institutions, Islamic Social Enterprises, and Islamic Cooperatives.

The keynote speakers were Shaikh Dr. Kahlan bin Nabhan Al Kharousi, Chair of The High Shariah Supervisory Authority, and Datuk Dr. Mohd Daud Bakar, Chairman, Shariah Advisory Council, Central Bank Of Malaysia.

The conference was followed by a workshop in Shariah Audit.



## CBFS Signs a Memorandum of Cooperation with the Institute of Public Administration

The College of Banking and Financial Studies signed a Memorandum of Cooperation with the Institute of Public Administration to exchange expertise in the fields of training, research, consulting, and information technology. The agreement was signed on behalf of the Institute by Mr. Zaki Bin Hilal Al Busaidi, and Dr. Ahmed bin Mohsen Ghassani, Dean of the College.

The partnership included a number of areas, such as exchanging of experience of lecturers, trainers, experts, consultants and technical. Adding onto that is exchange of administrative staff specialized in the fields of training, research and expertise consultation, to support and encourage the formation of joint research and advisory teams to propose and activate developmental projects at the Sultanate level.

In the meeting with the Dean, Sayyed/ Zaki Al Busaidi, CEO of the Institute stated; “We are pleased to sign this agreement with your esteemed college that has demonstrated its confidence in the Omani society through its output. We hope that this Memorandum will be a series of joint programmes, and a new start for this type of cooperation. The specialists from both sides will work to develop plans for the success of this cooperation. We are certain that this partnership will be reflected on the educated society in the Sultanate as well as those interested in financial and economic matters”.



## Research Activities Report – September to December 2017

Research is an integral part of CBFS capacity building and provision of quality education. There has been many notable publications by CBFS faculty in Peer Reviewed Journals this year. CBFS remains at the forefront of quality education providers by its presence at reputed conferences.

- *Comparative Study of Banking Stocks with MSM 30 Share Index* by Salman Nusrat and Sujata Venkatachari Vol 9, Issue 2, September 2017 Journal of Economic Development, Management, IT, Finance and Marketing
- *Sustainable Computing in Oman: A Corporate Social Responsibility Where Cost-Cutting and Environmental Concerns Take a Backseat* by Runita Marwah Vol 7, Issue 2, September 2017 World Journal of Social Sciences
- *Service quality dimensions and customer satisfaction: empirical evidence from retail banking sector in Oman* by Ananda S & Sonal Devesh November 2017 Total Quality Management and Business Excellence, Journal Published by Routledge Taylor & Francis Group. Indexed by Web of Sciences and Scopus
- *An Empirical Study on Entrepreneurial Perception among Students in Oman* by Chintan A. Joshi Vol 10, Issue 2, December 2017 International Journal of Global Business.

### Publication of Chapters in Edited Book

- *Nurturing Oman's Entrepreneurship Culture* by Ahmed Al Ghassani, Anis Al Lawati, Fairouz Asfour Nurturing Oman's Entrepreneurial Culture Oman Daily Observer
- *Entrepreneurial Mindset is the key* by Sonal Devesh, Omer Ibrahim & Vaheed Ubaidullah Oman Daily Observer
- *"Empowering Innovation through Education"* by Dr. Ahmed Al Ghassani Banking and Finance Conference and Exhibition 2017, December 10-11, 2017
- *Service Quality and Customer Satisfaction in Retail Banking in Oman* by Dr. Anand S Banking and Finance Conference and Exhibition 2017, December 10-11, 2017
- *Postgraduate Education: A significant step to Learning and Development* by Ms. Dina Al Maimani Banking and Finance Conference and Exhibition 2017 December 10-11, 2017

### The research department routinely conducts Faculty Research Interest Seminars (FRIS)

- *Comparative Analysis on Effectiveness of Classroom Teaching and web-based Teaching: Quantitative Methods & Techniques* by Dr. Chintan Joshi, September 25, 2017
- *Implementation of the Information Skills Module at tertiary level of education* by Ms. Runita Marwah, October 30, 2017
- *The New Age Islamic Fintech Finance and Significance to Oman* Mr. Mughees Shaukat, November 20, 2017



## CBFS celebrates the Graduation of MBA Students

The Graduation for the 13<sup>th</sup> batch of MBA programme of the University of Strathclyde was held on Wednesday 17 January 2018 at the College of Banking and Financial Studies (CBFS) campus. A total of 35 graduates were conferred MBA degree in the annual graduation ceremony under the auspices of His Excellency Tahir bin Salim bin Abdullah Al Amri, Executive President of the Central Bank of Oman, in the presence of Mr. AbdulRahman bin Ibrahim Al Balushi, Chairman of the Board of Directors of the CBFS, Dr. Ahmed bin Mohsin Al Ghassani, Dean of the College, Prof. Peter McKiernan, Professor of Management, University of Strathclyde- Business School and Members of the CBFS Board.

A total of 35 students completed the programme successfully with 6 Distinctions and 23 Merits. The College Dean pointed out that CBFS has started collaboration with the University of Strathclyde in 2001 and this has resulted in graduating 445 students so far. He thanked all those who contributed to these success stories.

The Chairman of the Board of Directors expressed a deep sense of gratitude to all the stakeholders who have continued to partake in this event year after year.





Prof. Peter McKiernan stressed that the graduates of MBA from the University of Strathclyde are elites with distinguished competencies.

Ms. Shahad Al Wahibi speaking on behalf of the graduates expressed gratitude to the CBFS and the University of Strathclyde for the academic and administrative support to achieve this success.



## CBFS Signs MoU with Banks for Conducting Research Project

As part of knowledge transfer initiative, the College of Banking and Financial Studies (CBFS) signed an agreement jointly with Oman Arab Bank, Bank Dhofar and Alizz Islamic Bank to conduct applied research. Under this agreement, a team of CBFS will conduct research on “Implications of oil price shocks on sustainability of banking sector of Oman”. It is expected that the research outcome will be useful to the banks for strategic decisions said by Dr. Ahmed Al Ghassani, the Dean of CBFS.

Adil Ali Al Rahbi, Head of Human Resource Division from Oman Arab Bank, Mohammed Al Balushi, Chief Human Resources Officer from Alizz Islamic Bank and Usama Ismail Hamdan Al Farsi, Senior Manager, Learning & Development Department, Bank Dhofar signed the MoU on behalf of their banks. The event was held on the CBFS campus. Dr. Ahmed Al Ghassani represented on behalf of CBFS. The event was attended by Assistant Deans, Directors and Heads of various Departments of CBFS. The bank representatives have expressed view that such partnership will help mutually and strengthen the academic and industry relationship. They hoped that with such research

initiatives, CBFS will emerge as knowledge generation centre for banking industries in Oman in the near future. The banks are keen to support such initiative as part of corporate social responsibility.

During the past three decades, the world had experienced a number of oil price shocks due to various reasons. These shocks have created uncertainties in the global economy and led to global recession. In Oman, oil contributes with more than 77 per cent of the government revenues, 63 per cent of the exports and 51 per cent of the Gross Domestic Product. Oman is one of the GCC most effected by the oil price shocks. In this background, the banks sponsored to this research have felt that this research is highly relevant to the present context.

The purpose of this project is to investigate the implications of the oil price shocks on sustainability of banking sector in Oman. The research aims to identify the key channels through which oil price shock transmit to the banking sector in Oman. The study will also assess the impact of oil price shocks on key performance indicators of the banking sector. The team for this research consists of Dr. Anand S, Dr. Omer Ali Ibrahim and Sonal Devesh of PG Studies and Research Department of the College.





## The CBFS Board of Directors` Meeting

The Board of Directors of the College of Banking and Financial Studies held a periodic meeting on Wednesday 27 September 2017 under the chairmanship of Mr. Abdulrahman bin Ibrahim Al Balushi, the Chairman and Vice President of Corporate Services at the Central Bank of Oman and in the presence of Ms. Najah Bint Abdul Wahab Al Hamdiya, Vice Chairman and Vice President of Technical Services at the Central Bank of Oman.

The meeting was also attended by the members of the Board of Directors of the Commercial Banks represented by Mr. Walid Bin Khamis Al Hash`ar, Deputy CEO of Bank Muscat and Dr. Ashraf Bin Nabhan Al Nabhani, General Manager of Institutional Services at Nizwa Bank, in the presence of the Dean of the College Dr. Ahmed Bin Mohsen Al Ghassani.

The meeting started with a reading of the minutes of the previous meeting and following-up the implementation of discussed issues.

Afterwards, a review was made on the progress of the new building project which is expected to be ready at the beginning of the next academic year. Then, the annual report of the College's activities for the academic year 2016/2017 was discussed, which included a report for the financial accounts of the College for the period from August 2016 to September 2017.

It was finalized to organize The Investment in Oman Forum in cooperation with the Indian Society of Chartered Accountants (ICAI). The forum aims to invite investors from India to learn about investment opportunities in the Sultanate, which include investments in the fields of energy, oil, gas and metallurgical industries. A memorandum of understanding was also signed with the CFA.

The members also discussed the portfolio submitted to the Omani Academic Accreditation Authority in the framework of the second and final stage of the process of applying for accreditation.





## Academic Advisory Committee of CBFS Discusses Creation of Jobs in Banks

CBFS held the first meeting of its College Academic Advisory Committee (CAAC) for the academic year 2017-18. Dr. Ahmed Al Ghassani, Dean, CBFS, chaired the meeting, which was attended by representatives from the banking and financial sectors and from the College.

During the discussions, it was agreed that the national initiative of job creation announced by the Council of Ministers would require to be supported by a comprehensive entry level training plan to provide the new recruits with an insight into all important aspects of banking, supplemented by the requisite skill-set to emerge as sound banking professionals thereafter.

To address this issue, the College announced the introduction of a comprehensive training offering titled Banking Foundation Programme that is targeted at the new recruits. It encompasses all core elements of knowledge, skills and behaviour that a young banker would require for professional effectiveness.

The regular CAAC meeting was followed by a Brainstorming Session, which involved other invitees from the banking and financial sectors and academia to elicit suggestions for the effective implementation of the job creation process in these sectors. The Brainstorming Session resulted in identifying a set of short-term and long-term actions. Some of these actions are the responsibility of the banks while others are the responsibility of the related authorities such as the regulators.

The College Dean, Dr Ahmed Al-Ghassani remarked on the session, "I am very proud to see the commitment of the bank representatives towards job creation for the young Omanis and I am sure that the best practices developed at the Banking Sector in Oman can be of benefit to the other sectors. The recommendations of the CAAC and the outcomes of the Brainstorming Session will be shared with the relevant parties for quick action."



## CBFS Holds Appreciation Event for Trainers



The College of Banking and Financial Studies (CBFS) held an appreciation function for its internal and external trainers who had conducted various training courses (Open enrolment courses under the CBFS Annual Training Plan and customized courses) which were held during the academic year 2016-17.

Mr. Abdul Rahman Al Balushi, Chairman, CBFS Board of Directors and Vice President, CBO, gave away the certificates to the trainers. He thanked them for their efforts in the successful implementation of the training activities of the College. He lauded the efforts of CBFS in offering training courses in the key areas of risk management, compliance and audit which are crucial to the sustainable growth of the banking sector.

In his welcome address, Dr. Ahmed bin Mohsin Al Ghassani, Dean, CBFS stated that about 200 training courses were conducted in 2016-17, which were attended by 3495 participants. On the qualitative side, he announced that 96% of the courses had received participant feedback ratings of 4 or above on a scale of 5, indicating a very high level of participant satisfaction with the overall quality of the training offerings. He also mentioned that

the second batch of the open enrolment Certified Bank Branch Manager (CBBM) Course has been successfully completed and the third batch has commenced in September 2017 and added that the College has partnered with the Retail Banking Academy of UK to offer the globally reputed Certified Retail Banker certification and also launched its own Certified Banker program.

The bankers who had reviewed the courseware of the Certified Banker programme also received Letters of Appreciation from the Dean. The administrative staff of the Training Department of the College, who had played a key supporting role in smoothening the organizational arrangements for the various courses were also presented certificates by the Dean.

The award of the certificates was followed by an open forum in which some of the trainers shared their experiences and voiced a deep sense of privilege at being associated with the training activities of the College.



## CBFS Conducts Training in Finance for Engineers

The College of Banking and Financial Studies (CBFS) conducted a customized training course on Finance for Non-Finance Specialists for the Oman Society of Engineers.

The 5-day course was delivered by a team of certified and experienced trainers from CBFS. The participants from various corporates in Oman received training in the finance function, accounting cycle, understanding financial statements, financial analysis using ratios and cash flows, cost classification and budgetary control. The training curriculum was a blended methodology including lectures, interactive discussions, case studies, videos and number crunching.

Dr.Ali Hamdan Al Balushi, Assistant Dean-Corporate Support, CBFS, gave away the certificates to the participants.



## Faculty Training by Singapore Malaysian University

In line with the resolve to develop academic co-operation with leading educational institutions, the College of Banking and Financial Studies organized a two-day training programme for its faculty on 10 and 11 February 2018.

Academicians from the Singapore Management University (SMU) Dr Lim Lai Cheng and Dr Deng Xu Sung covered innovative pedagogy, course and curriculum development, and reimagining student affairs during the sessions. The interactive sessions exposed the CBFS faculty to innovative teaching and learning process carried out at SMU. The participants were certified by the Singapore Management University.

The objective of the programme was to add value to the quality of education provided by the College so that the faculty can make the students more competitive for the local and global workplaces. Along with the faculty, the programme was attended by the Dean, the Assistant Deans and other management personnel who benefited from the session. The Dean of the College, Dr Ahmed Al Ghassani stated that the College intends to further the academic interaction with SMU to update the College's courses and methodologies. He shared his thoughts on the aspects that can add further value to CBFS programmes and outlined the College's future plans.





## Student Council 2017 / 2018



As a bridge between the student body and the management, the Student Council plays a vital role at CBFS. This vibrant group of individuals from a variety of study programmes and cultural backgrounds form the core of the College's students. Their responsibilities range from representing students in college committees, developing student college life, dealing with student issues and organizing the much anticipated student events. With all this put together, the council members develop many skills such as management and lead-

## Alumni Council 2017 / 2018



On the 19 December 2017 the College held the first meeting with the Alumni Council where the members discussed and agreed on the office bearer positions. The meeting was attended by the Chairman, Dean and Asst Dean- Academic Support and Student Affairs who gave insights and directions to the council as to what is expected from them. After the Alumni Council positions were finalized there was a brainstorming session comprising topics such as Alumni Council Terms of Reference as well as expectations of future activities.



## 47<sup>th</sup> Omani National Day Celebration



## Article by CBFS Alumni

### My Employment Benefits from CBFS Education

As an ex-student of CBFS and a present employee, I have experienced the benefits of my education that is making my work more productive and enjoyable. Every day at work, I am so much thankful to the education that I received, as it not only gave me time to know better my likes and dislikes before entering the labour force, but it also exposed me to a desirable work culture. This, I believe, is the uniqueness of having studied at CBFS.

When anyone spends time in building a career, it is important that s/he chooses something s/he enjoys and can perform well. The education I received made me aware of my choices by learning about each of the many options. This has benefitted me much as it increased my chances of being more satisfied with my career and life.

In these days many young people are uncertain about a career path at the start of college. I would recall from my experience that this is a time of exploration: taking the time to explore your strengths, overcoming your weaknesses and getting ready for a rewarding career. If you explore a major that appeals to you, the payoff will be much larger than without having a qualification in the field. The more formal education you have, the more confident you will be. If the education on your resume looks impressive, the employers are more likely to see you as a hardworking and competent young person.



Salah Al Rawahi  
HR . Assistant



## Articles by CBFS Staff

### Passion: Your Ticket to a Rewarding Career

No matter what industry you work in, you will always need passion in order to impress your employer. You spend most of your daily hours working, and if you are not passionate about what you do the entire day, then surely you will not secure results that you desire. "The only way to do great work is to love what you do." -Steve Jobs

Passion is not something that you would normally see listed as the most preferred employability skills. However, in recent times employers are realizing that the secret to extreme and sustained employee performance for business is to have passionate workers.

Passion, drive, enthusiasm, zeal, call it what you want, it is the self-driven attitude about your job and your work that can help lead you to the path of success. Passion is an emotion that comes from within you. You don't want to just feel passionate about your job; you want to put passion into it by applying all your skills and energy into your work.

The importance of passion at work:

- Enables you to be creative and innovative
- Enhances your desire to pursue excellence
- Increases your contribution towards work
- Increases your motivation
- Makes you feel more satisfied and less stressed
- Makes your working more does not become a workload
- Makes you willing to put in extra efforts
- Ignites your achievement graph
- Makes you enjoy what you are doing
- Helps you to exceed your own defined goals
- Helps you build a positive attitude towards work

To be successful, show passion, devotion and enthusiasm at your job and you will certainly be able to impress your employer and move up the company ladder. Always work towards big goals, think big and have a growth mindset where learning and growing never stops.

Moreover, based on the Holy Quran and Sunnah, the Islamic financial system is necessarily supported by a complimentary institutional framework that further assures the better growth and stability attributes. A number of old and new studies have scientifically shown the efficacy of risk sharing based on Islamic finance. Oman's welcome adoption of Islamic finance has created a valuable opportunity to help meet its economic diversification needs and brand itself as a 'New Age Islamic Fintech Finance' that is oriented towards entrepreneurship and financial inclusion, research and innovation. The recent new age Waqf Forum (2017) and other similar preliminary initiatives via CBFS are steps in right direction. Adapted from: initiative (WIFE, 2016), of amalgamating waqf with crowd funding via Fintech (see [worldwaqf.org](http://worldwaqf.org)) is one for Tanfeed. initiatives.



Najha Suleiman Al Falahi  
Head - Internship &  
Graduate Follow-up Unit

## Employability Skills – A new ‘mantra’ for the survival of the fittest

“It is not the strongest of the species that survive nor the most intelligent but the one most responsive to change,” says Professor Leon Megginson (1963,) summarizing Darwin’s Origin of Species. Yorke (2006) defines employability as a set of achievements – skills, understanding and personal attributes – that makes graduates more likely to gain employment and be successful in their chosen occupations, which benefits themselves, the workforce, the community and the economy.

The employment market has become highly competitive. Several studies show that three quarters of an employee’s success depends on non-technical skills. However, the importance of employability or transferable skills is generally known by students only when they hit the job market where employers expect graduates to have some kind of experience beyond their degree. So, it is wiser for graduate students to undertake some voluntary work throughout the year or during their summer or winter breaks. Although many students find time constraints as an excuse not to involve in extra-curricular or voluntary work, they will always find a few hours nonproductive. Students have to identify that time and invest it in developing their generic skills. On top of the academic studies, students should be able to do some sort of voluntary or project work.

Today’s employers are demanding in such a way that they need evidence to your performance output, through various extracurricular activities and other initiatives that the students involve in during their university days. These are besides the report from CV referees (professors, heads, colleagues, tutors, internship supervisors, et al.) The employers are fully justified in their approach, as they need to differentiate yourself from the rest of the job seekers. Having just a graduation certificate (even a meritorious/honours degree) gives an impression to the prospective employer that all that this student can do is to manage his/her studies and nothing more than that. Students must realize that it does not matter much on the sector they volunteered to work – be it a bank, a supermarket or a charity organization – as long as they are learning transferable skills they are all a value for the time invested. All such experiences would add to students a host of generic skills and attributes.

To conclude, companies are continuing to rate their employees’ interpersonal skills as more important than their analytical abilities. It is often said that hard skills will get you to an interview but you need soft skills to get and keep the job (Klaus 2010). Thus, honing employability skills becomes imperative to respond to the changing job demands – yes, it’s the new ‘mantra’ for the survival of the fittest.

[Adapted from Employability Skill Development at Preparatory Programmes: Current Situation, Implications and Solutions by Mathew, Binu J. Global English Oriented Research Journal, Vol 1, Issue 4, March 2016.]



Dr. Binu James Mathew,  
Asst Professor

## Geared for Success- Employees of the superscript 21st century

Ahmed was ecstatic. Sliding into sanctuary of his blue sedan, he felt like shrieking in delight. Instead, he calmly reached into the pocket of his immaculate white dishdasha, fished out his phone and speed dialed that one number that meant the world to him. Then as steadily as he could he proceeded to fill her in on the details.

Ahmed, the youngest of five children was Amina's favourite. A fruitful career in banking was what he was seeking. Lately, however, he had begun to worry. He had oft heard how difficult it was for a fresher to get that lucky break .Yet, here he was barely three months after completing his graduation ready to embark on a career of a lifetime.

Armed with an international degree from CBFS and with no prior experience whatsoever, he was all set to join the corporate world. What had set him apart, in addition to the knowledge that he had acquired at his alma mater, were attributes that all prospective employers look for in that ideal candidate.

Exuding confidence, he was articulate and had great communication skills. In addition to being able to think creatively and find quick fix solutions to problems, he had also honed his abilities to think critically and was good at multi- tasking. A great work ethic, the ability to work well in teams and a positive attitude were qualities that he had imbibed during his years at the college. All these had come to the fore during the grueling rounds of interviews and were responsible for his success.

The need of the hour is therefore skills and qualities that surpass mere bookish knowledge .While we cannot undermine its importance, graduates today need to imbibe skills that will translate and add value to a highly demanding 21st century work culture. Graduate attributes (such as those that form an integral part of our curriculum here at CBFS) interwoven with working knowledge is what employers of the 21st century are looking for. Ahmed is a good example of how success can be achieved by weaving this in the fabric of our education systems.



Ms. Zinnia Cardoso,  
Lecturer- ELC



# Student Contributions

## Getting your dream job

Basma Al Balushi, Student -ELC

Attending an interview and passing it is the beginning of one's career. After completing one's education, every one wishes to get the dream job that will bring out the best in him/her. Many people think that attending an interview and being successful in it is easy, but it's not as easy as one thinks.

Nowadays, just getting a high education and excellent marks are not enough to get your dream job. There are several skills that employers are looking for in a prospective employee and which they consider before employing someone. It is not difficult to acquire these skills in today's world. Development in various spheres and exposure to these skills in various forums help people improve their skills. Communicating with different people from different countries is a matter of concern. For instance, learning from different sources and personalities help in obtaining and polishing the skills that employers are seeking in candidates of the 21<sup>st</sup> century. Skills such as teamwork, problem-solving, planning, learning and using technology are much sought after today, and will be even more so in future.

On the other hand, we cannot judge people only from the skills that they have and what they don't have because everyone has something special within him/her that is different from others. It is a gift from God to people and this enables them to stand out as an individual who can make a difference to the lives of others. However, we cannot be unfair to the employers for the system that they use to recruit the best and hardworking employees to join their organizations. Whichever method they use, be it oral tests or written exams, it is only to select the best suited person. What is important however, is that you are confident and believe in yourself and your abilities. The knowledge and skills you have acquired, coupled with your ability to work hard and sincerely will help you achieve your ambitions. All organizations could do with people such as these to help realize their own dreams and goals.



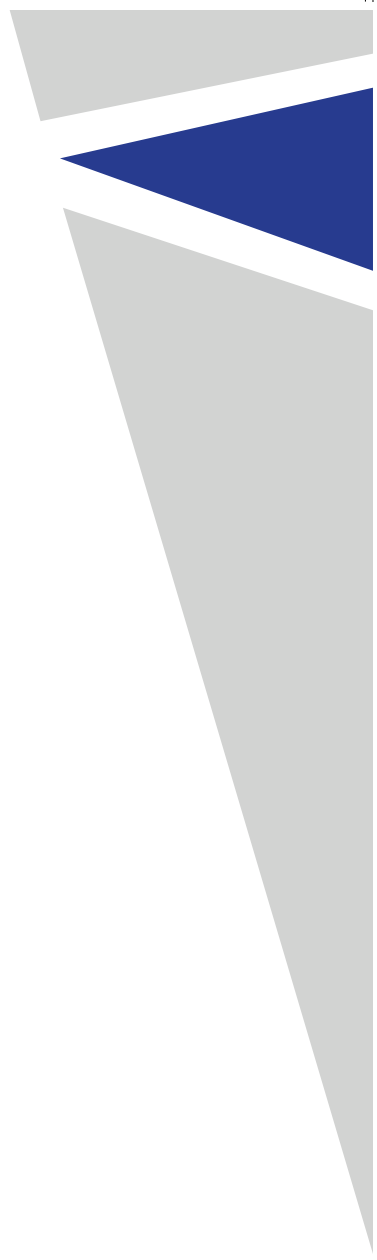
## Importance of College Education In Work Culture

Farhan Abdulkader, Student - University of Bradford Programme

**A**n individual develops through every stage of life. As a student, one develops both academic and personal skills from primary to higher education. They have found to influence the individual at work. The skills that a student develops through schooling does not only involve academics but also personal skills. The stage of college is that important stage where the person becomes fit for work.

Moving on from college to the employment arena, a student's work is assessed on the skills acquired as a result of transfer of knowledge that is gained from study at college to practical working. For instance, a student at the time in college and at the time of work encounters the task of doing group presentations. The student is able to develop skills such as communicating with audience, performing tasks individually and the ability to focus the tasks of the group members as a leader. It is also these skills along with the theoretical skills that help individuals at work.

The skills that a college student receives from the college environment have an important role to play in the future work. These days, college education is assessed at the level of work or work culture, and not based on theoretical knowledge.







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FOR SUGGESTIONS AND CONTRIBUTIONS,  
PLEASE REACH US AT [newsletter@cbfs.edu.om](mailto:newsletter@cbfs.edu.om)