



AN EMPIRICAL STUDY ON THE IMPACT OF TAILORED EDUCATION ON EMPLOYABILITY SKILLS OF COMMERCE STUDENTS

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ABSTRACT:

Employability skills have become an essential requirement for graduates in the rapidly evolving and competitive job market. Traditional commerce education emphasizes theoretical knowledge, which may not fully equip students with the practical skills demanded by modern industries. In this context, tailored commerce education has gained importance as an approach that integrates academic learning with industry-relevant competencies. The present study aims to examine the impact of tailored commerce education on the development of employability skills among commerce students. The research adopts an empirical approach based on primary data collected through a structured questionnaire from commerce students in higher education institutions. The study focuses on key employability skills such as communication ability, analytical thinking, digital literacy, problem-solving skills, and professional adaptability. Data collected from the respondents were analysed using appropriate statistical tools to understand the relationship between tailored educational practices and employability skill development.

The findings indicate that exposure to industry-oriented curriculum, practical training, internships, and skill-based learning significantly contributes to improving the employability potential of commerce students. The study highlights the need for educational institutions to redesign commerce programs by incorporating practical and skill-focused components that align with industry expectations. Strengthening the educational practices can enhance the job readiness of commerce graduates and support their successful transition from academic learning to professional careers.

Keywords: Employability Skills, Commerce, Tailored Education, Skill Development, Higher Education.

INTRODUCTION

In the rapidly evolving global economy, the expectations from graduates have undergone a significant transformation. Academic knowledge alone is no longer sufficient; employers increasingly demand a combination of technical expertise, practical exposure, soft skills. This has brought the concept of employability skills to the forefront of higher education, particularly in the field of commerce.

Employability skills refer to a set of transferable skills, knowledge, and personal attributes that enhance an individual's ability to gain employment and succeed in the workplace. These skills include communication ability, problem-solving, critical thinking, teamwork, adaptability, digital literacy, and professional ethics. For students, employability skills are especially important as they are expected to meet dynamic requirements of sector such as banking, finance, marketing, taxation, and entrepreneurship.

At the same time, the traditional "one-size-fits-all" education system is gradually being replaced by a more flexible and student-centric approach known as tailored education. It refers to the customization of teaching methods, curriculum design, and learning experiences based on the needs, interests, and career goals of students. It includes skill-based training, industry-oriented courses, internships, case studies, the integration of digital learning tools. This approach ensures that students are not only academically competent but also industry-ready. In the context of commerce education, tailored education plays a crucial role in bridging gap between theoretical knowledge and practical application. It aligns academic learning with real-world business practices, thereby enhancing the overall employability of students.

ROLE OF TAILORED EDUCATION IN DEVELOPING EMPLOYABILITY SKILLS AMONG COMMERCE GRADUATES

The need for tailored education has become more prominent due to the increasing mismatch between the skills possessed by graduates and those required by employers. Many commerce graduates face challenges in securing suitable employment despite having academic qualifications, mainly due to a lack of practical skills and industry exposure. Tailored education addresses this gap by focusing on the holistic development of students.

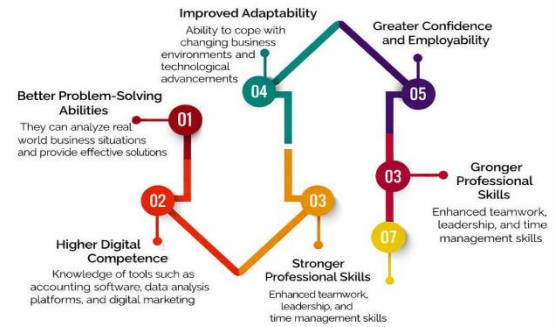
1. **Enhancement of Practical Skills:** Through internships, live projects, and case-based learning, students gain hands-on experience.
2. **Improved Communication and Soft Skills:** Customized training programs help students develop confidence, presentation skills, and interpersonal abilities.
3. **Industry Readiness:** Exposure to current industry practices, tools, and technologies prepares students for real job environments.
4. **Career-Oriented Learning:** Students can choose specialized areas such as taxation, finance, digital marketing, or banking, based on their interests.
5. **Increased Employability Opportunities:** Employers prefer candidates who possess both academic knowledge and practical competencies.

IMPACT OF TAILORED EDUCATION ON EMPLOYABILITY SKILLS AMONG COMMERCE GRADUATES

Tailored education has become increasingly important in enhancing employability skills among commerce students. Through skill-based learning, digital platforms, industry collaboration, students are better prepared to meet evolving job market demands. Commerce graduates exposed to such education demonstrate greater adaptability, practical competence, and stronger career orientation.

1. **Better Problem-Solving Abilities:** They can analyze real-world business situations and provide effective solutions.
2. **Higher Digital Competence:** Knowledge of tools such as accounting software, data analysis platforms, and digital marketing techniques.
3. **Stronger Professional Skills:** Enhanced teamwork, leadership, and time management skills.
4. **Improved Adaptability:** Ability to cope with changing business environments technological advancements.
5. **Greater Confidence and Employability:** Students are more prepared to face interviews, internships, and workplace challenges. However, despite these positive impacts, the level of implementation of tailored education varies across institutions, especially in rural and semi-urban areas

Key Skills for Commerce Students



OBJECTIVES OF THE STUDY

1. To analyze the impact of tailored commerce education on the development of employability skills among commerce students.
2. To identify the key employability skills required for commerce students in the modern job market.
3. To study the role of industry-oriented learning practices such as internships, practical training, and skill-based courses in enhancing employability.
4. To suggest measures for improving commerce education to better meet industry requirements and enhance student employability.

REVIEW OF THE LITERATURE

1. Dr. B. Rajesh and Dr. T. Narayana Murty emphasize that modern commerce and business education should integrate theoretical knowledge with practical application to enhance employability among students. Their study highlights the need for skill-oriented, industry-relevant education that develops communication, analytical, and decision-making abilities, enabling graduates to effectively handle real-world business challenges.
2. Priya P. Kshrisagar and Dr. K.D. Meghe examine the concept of employability among commerce students of Nagpur University, emphasizing its growing importance in enhancing job opportunities and aligning education with industry requirements. Their study highlights that employability is strongly influenced by

factors such as quality education, industry exposure, training, and skill development, especially in the context of young workforce. The authors conclude that educational institutions play a crucial role in developing human capital by equipping students with the necessary competencies to become capable professionals and contributors to national development..

3. M.S. Sanmathi and Dr. B. Shekhar (2024) highlight that employability among commerce graduates increasingly depends not only on technical knowledge but also on essential soft skills such as communication, teamwork, problem-solving, and adaptability. Their study, based on a survey of 150 rural commerce graduates, reveals that although students acknowledge the importance of soft skills, many lack confidence due to limited exposure and inadequate training opportunities. The authors identify institutional gaps, including insufficient skill-oriented programs and practical learning platforms, as major barriers to skill development. They conclude that integrating soft skills training, workshops, and experiential learning into the curriculum can significantly enhance the employability of commerce graduates, especially in rural contexts.
4. Dr. Pooja Aggarwal (2021) The study titled “Employability Skills: A Set of Tools to Bridge the Gap Between Academia and Industry in the Indian Perspective” highlights the growing mismatch between academic learning and industry expectations. It emphasizes that technical knowledge alone is insufficient, and soft skills like communication, teamwork, and problem-solving are equally important. The research identifies key employability skills required by employers and examines the role of educational institutions in developing these competencies. It also discusses how curriculum gaps and lack of practical exposure reduce students’ job readiness. The paper suggests integrating skill-based training, internships, and industry interaction into education systems. Overall, the study concludes that enhancing employability skills is essential to improve career opportunities and meet industry demands in India

SCOPE OF THE STUDY

The study focuses on commerce students from selected educational institutions, analyzing how tailored commerce education influences the development of key employability skills as communication, analytical ability. It is confined to the academic perspective of students and seeks to assess their readiness for the contemporary job market.

NEED OF THE STUDY

In the contemporary competitive job market, commerce graduates face challenges due to the gap between academic knowledge and practical skills. This study examines the role of tailored, industry-oriented education in enhancing employability skills and improving career outcomes.

RESEARCH METHODOLOGY

The methodology adopted in this study ensures systematic collection and analysis of data to examine the impact of tailored commerce education on employability skills, providing meaningful insights for academic and practical improvements.

DATA COLLECTION

Primary data were collected using a structured close-ended questionnaire with to assess commerce students' perceptions of tailored education and employability skills. Secondary data were obtained from research articles, journals, books, relevant online sources on commerce education and employability.

SAMPLE SIZE - The study is based on a sample of 100 respondents, consisting of commerce students from selected institutions.

SAMPLING METHOD

The study adopts a non-probability sampling method, specifically convenience sampling, where respondents are selected based on accessibility, considering time and resource constraints. For data analysis, Cronbach's Alpha is used to test the reliability and internal consistency of the questionnaire. Chi-square test is applied to examine the association between tailored education practices and employability skills, and percentage analysis is used to present demographic characteristics and general response patterns. These methods collectively ensure systematic analysis and help in deriving reliable and meaningful conclusions for the study.

RESEARCH DESIGN - The study follows a descriptive and analytical research design with a quantitative approach to analyze the relationship between tailored education and employability skills.

LIMITATIONS OF THE STUDY

1. The study is confined to commerce students from selected educational institutions; hence, the findings may not be fully generalizable.
2. The research relies on primary data collected through questionnaires, and the results depend on the accuracy and honesty of respondents.
3. Time and resource constraints limited the sample size, which may affect the reliability of the findings.

DATA ANALYSIS OF STUDY ON THE IMPACT OF TAILORED EDUCATION ON EMPLOYABILITY SKILLS WITH COMMERCE STUDENTS.

The testing of the data with chi square hypothesis testing using Cronbach reliability statistical test

RELIABILITY STATISTICS

CRONBACH'S ALPHA	No. of Items
0.82	9

Table 1 Cronbach reliability statistical test

The reliability of the questionnaire was assessed using Cronbach's Alpha coefficient to examine the internal consistency of the items related to tailored commerce education and employability skills. The obtained value of 0.82 indicates a good level of internal consistency, suggesting that the items are well-correlated and effectively measure the intended construct. Since the value exceeds the acceptable threshold of 0.70, the instrument is considered reliable and suitable for further statistical analysis. This confirms that the data collected is consistent and dependable for drawing valid conclusions.

1. Testing the association between the Tailored Education vs Employability Skill

H₀ There is no significant association between tailored commerce education and employability skills of commerce students. **H₁** There is a significant association between tailored commerce education and employability skills of commerce students.

Tailored education level	Employability skills – yes	No	Total
High exposure	60	10	70
Moderate exposure	20	5	25
Low exposure	5	0	5
Total	85	15	100

Table 2 Association between the tailored education vs employability skills

The crosstab table shows the distribution of respondents based on their exposure to tailored commerce education and their perceived employability skills. It indicates that a majority of students with high exposure reported positive employability outcomes.

Test	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12.45	2	0.002
Likelihood Ratio	13.10	2	0.001
Linear-by-Linear Association	9.20	1	0.002
N of Valid Cases	100	—	—

- The Pearson Chi-Square value (12.45) tests whether there is an association between tailored education and employability skills.
- The p-value (0.002) is less than the significance level of 0.05 with This indicates that the result is statistically significant. Therefore, the null hypothesis is rejected and the alternative hypothesis is accepted. It indicates a statistically significant association between tailored commerce education and employability skills ($\chi^2 = 12.45$, $p = 0.002$). This confirms that students exposed to tailored and skill-oriented education demonstrate better employability outcomes compared to those with limited exposure.

2. Testing the association between the Training Program vs Employability Perception

H₀ (Null Hypothesis) There is no significant association between the type of training program and employability perception of commerce students.

H₁ (Alternative Hypothesis) There is a significant association between the type of training program and employability perception of commerce students.

Training Program	Yes	No	Total
Skill-Based	25	5	30
Technical	10	5	15
Soft Skills	40	5	45
None	10	0	10
Total	85	15	100

Table 3 Association between the Training Program vs Employability Perception

The crosstabulation shows the relationship between the type of training program attended and employability perception. It is observed that students who participated in Soft Skills and Skill-Based training have a higher number of positive responses compared to other categories.

Test	Value	df	Asymp. Sig. (2-sided)	N of Valid Cases
Pearson Chi-Square	9.85	3	0.020	100
Likelihood Ratio	10.12	3	0.018	100
Linear-by-Linear Association	5.76	1	0.016	100

- The Pearson Chi-Square value (9.85) is used to test association between training program and employability perception.
- The p-value (0.020) is less than the significance level of 0.05. Hence, the result is statistically significant. so, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted.

The study indicates a significant association between the type of training program and employability perception ($\chi^2 = 9.85$, $p = 0.020$). The results of the crosstabulation reveal that students who underwent skill-based and soft skills training reported higher employability perception compared to those in technical training or with no training. This suggests that practical and soft skill-oriented training programs play an important role in enhancing students' confidence and perceived job readiness.

3. Testing the association between the Curriculum Type vs Employability Perception

H_0 There is no significant association between curriculum type and employability perception.

H_1 There is a significant association between curriculum type and employability perception.

Crosstabulation: Curriculum Type vs Employability Perception

Curriculum Type	Yes	No	Total
Industry-Oriented	10	5	15
Theory-Based	30	10	40
Skill-Based	25	5	30
Mixed Curriculum	15	10	25
Total	80	30	100

Table 4 Association between the Curriculum Type vs Employability Perception

It is observed that Skill-Based and Theory-Based curricula have a higher number of positive responses compared to Industry-Oriented curriculum.

Test	Value	df	Asymp. Sig. (2-sided)	N of Valid Cases
Pearson Chi-Square	8.74	3	0.033	100
Likelihood Ratio	9.02	3	0.029	100
Linear-by-Linear Association	4.88	1	0.027	100

- The Pearson Chi-Square value (8.74) tests the association between curriculum type and employability perception.
- The p-value (0.033) is less than the significance level of 0.05.

- This indicates that the result is statistically significant.
- Therefore, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted.

significant association between curriculum type and employability perception ($\chi^2 = 8.74$, $p = 0.033$). The crosstabulation indicates that students under skill-based and mixed curricula report comparatively higher positive employability perceptions. This suggests that curriculum design plays an important role in shaping students' employability outcomes, with practical and skill-oriented curricula contributing more effectively than purely theoretical approaches.

4. Measures to Improve Employability through Commerce Education

<i>Suggested Measure</i>	<i>Number of Respondents</i>	<i>Percentage (%)</i>
<i>Skill-based curriculum</i>	20	20%
<i>Internships</i>	25	25%
<i>Industry visits</i>	15	15%
<i>Soft skills training</i>	22	22%
<i>Digital tools training</i>	18	18%
Total	100	100%

The table shows that internships and soft skills training are the most preferred measures among respondents, followed by skill-based curriculum and digital tools training. This indicates that students prioritize practical exposure and skill enhancement to improve employability.

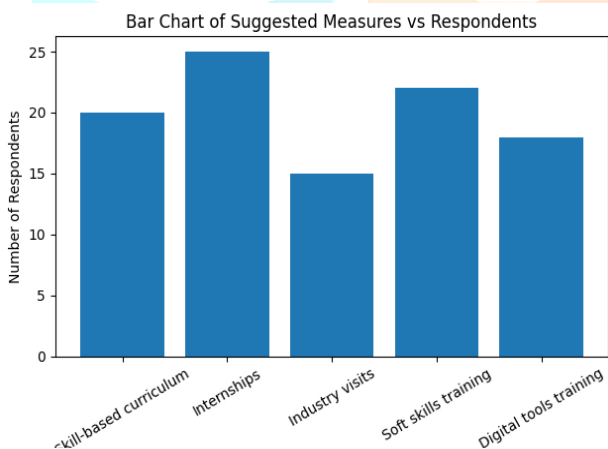


Table 5 Analysis of Measures to Improve Employability through Commerce Education

There is a stronger preference for practical and industry-oriented learning methods, with internships receiving the highest responses, followed by soft skills training and skill-based curriculum. Digital tools training and industry visits are also valued, though comparatively lower. Overall, respondents clearly favor experiential and skill-focused approaches to improve employability.

FINDINGS OF THE RESEARCH

1. Tailored education is perceived to have a strong positive impact on employability, as a majority of respondents reported satisfaction with its effectiveness in skill development.
2. Skill-oriented components such as soft skills training and digital tool usage significantly contribute to improving students' job readiness under tailored education approaches.
3. Project-based learning and group activities under tailored education enhance practical understanding, teamwork, and problem-solving abilities.
4. Blended learning and interactive teaching methods support better comprehension and application of concepts compared to traditional methods alone.

5. Exposure through guest lectures and industry-related activities helps bridge the gap between academic learning and real-world requirements.
6. The integration of curriculum with industry-oriented and skill-based elements improves students' confidence and preparedness for employment.
7. Use of digital learning platforms and modern tools under tailored education strengthens technical competencies relevant to current job markets.
8. Overall, tailored education significantly enhances employability skills by combining theoretical knowledge with practical exposure, skill training, and experiential learning.

SUGGESTIONS OF THE STUDY

1. Institutions should adopt a tailored curriculum that integrates theoretical knowledge with practical, industry-oriented skill development.
2. Greater focus should be given to soft skills training, as it significantly enhances communication, confidence, and employability.
3. Teaching methods should include blended and interactive approaches along with digital tools to improve learning effectiveness.
4. Project-based and group learning activities should be encouraged to develop teamwork and problem-solving skills.
5. Regular industry exposure through guest lectures, workshops, and internships should be strengthened to bridge the gap between academics and real-world requirements.

CONCLUSION OF THE STUDY

The study finds that tailored education has a significant positive impact on enhancing the employability skills of commerce students by combining theoretical knowledge with practical and skill-based learning. It is evident that components such as soft skills training, digital tool usage, project-based activities, and blended learning methods play a vital role in improving students' competencies. Industry exposure through guest lectures and internships further strengthens their readiness for real-world job requirements.

The integration of industry-oriented and skill-based curriculum increases students' confidence and adaptability. Overall, tailored education effectively bridges the gap between academics and employment, making students more job-ready. Continuous improvement in curriculum design and teaching methods will further enhance employability outcomes.

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