



Prifysgol Cymru
Y Drindod Dewi Sant
University of Wales
Trinity Saint David

ASSIGNMENT TITLE:

EMPLOYABILITY SKILLS & STUDY ABROAD REFLECTION

SUBJECT NAME:

Changemakers: Building your Personal Brand for Sustainable

SUBJECT CODE:

BMBM5021

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Part 1: Evaluation of Employability Skills

In today's fast-changing global financial economy, being able to get a job after graduation is no longer just about having the right technical skills. It's about being able to adapt and manage your career over time. Researchers have found that having a strong sense of self and being able to navigate different work environments is crucial for long-term success (Fugate, Kinicki and Ashforth, 2004). The idea of employability has shifted from just getting a job right after graduation to being able to sustain a successful career over many years. This means being able to think critically, project a professional image, and adjust to changing market conditions (Bridgstock, 2009). For someone studying finance, this might involve moving from basic bookkeeping to more complex strategic planning, and being able to work with people from different cultural backgrounds. In this essay, I'll be looking at my own skills and how they match up to what's expected of graduates in two key areas: financial advisory work, using PwC as an example, and risk analytics, using the Admiral Group as a baseline. By identifying areas where I need to improve, I hope to create a plan that will help me become a more competitive candidate in the global job market.

My transition from an intense high school pure science matrix and an ACCA Foundation in Accountancy (FIA) provides me with an exceptionally strong quantitative baseline that directly aligns with the technical demands of high-level financial analysis. Yorke and Knight's (2004) USEM model notes that deep, specialized subject understanding forms the bedrock of professional efficacy. Within elite advisory settings like PwC, graduate job specifications consistently demand rigorous capabilities in data aggregation, trend identification, and predictive statistical modeling to deconstruct complex market movements (PwC, 2025). However, a common critique in accounting education literature indicates that a heavy reliance on historical ledger metrics can narrow a graduate's focus, making them overly reliant on past data rather than forward-looking projections (Alvesson and Willmott, 2002). While my FIA background ensures compliance and structural accuracy, entering corporate advisory requires a shift toward predictive risk modeling and strategic macroeconomic forecasting. Therefore, I must use my underlying mathematical strengths not merely to report past numbers, but to generate

forward-looking strategic recommendations. This requirement bridges my current academic focus with the strategic advisory expectations of international corporate finance.

As in a style, I reflect on my natural behavior. While I'm great at bringing group settings, I realize that I have a tendency to avoid conflict. This can result in incompetency in situations where tough decisions need to be made. According to Belbin's Team Roles framework, my style is similar to that of a cooperative, mild, and Teamworker - diplomatic for keeping the peace and avoiding tension. However, this would also mean that I may be indecisive and too critical on pleasing others. In a fast-paced corporate environment like the Admiral Group, these skills are valuable for keeping things running smoothly, but in the team running high-stakes financial auditing or risk assessment, they can be a liability. If I'm too afraid to challenge assumptions, I might miss important red flags or overlook hidden problems. To overcome this, I'm working on developing my analytical skills and learning to be more objective. This ensures that I can provide balanced and rigorous input in professional finance settings by convincing myself that my contributions are valuable and effective. I will benefit from having my very own Personal Development Plan to achieve this goal, and to focus on integrating the Monitor-Evaluator trait into my behavior. This means being more objective in my thinking, being willing to voice critical counter, and challenge assumptions. By working on these skills, I can be a team member, and make a better contribution as I would be able to give out more effective and creative ideas. In the end, it's all about finding a balance between being a team player and being a critical thinker. I need to be with others, but also be willing to speak up and to be able to work well and challenge the status quo when necessary. With practice and dedication, I'm confident I can develop the skills I need to succeed in the finance industry and make a real difference in my work.

Taking part in a program that lets you study in another country really helps you learn how to communicate with people from across the world. All thanks to exposure to other cultures where I get to see and learn here in the UK. This acts as a plus when it comes to seeking a job—it makes you stand out from others. Some researchers, like Earley and Ang, say that being able to work well in different cultural settings is a key skill that employers look for. They call

this "Cultural Intelligence" or CQ for short. Having high CQ is not just a nice thing to have, it's really important if you want to do well in your job, especially if you work for a big company with offices in many countries. You will not only travel to work or study abroad simply, but also hang out with people from that country and learn their culture. To really become culturally intelligent, you need to be willing to step out of your comfort zone and try to understand how other people think and behave. My experience of moving to the UK on my own and making friends with people from lots of different backgrounds has taught me a lot about how to adapt to new situations. I can use these experiences to show that I work well in a global potential employer and that I can be a big advantage to an environment as I would be able to mingle with many and work well with people from different cultures, adding to the workplace dynamics.

In conclusion, this systematic evaluation highlights that my professional identity is highly compatible with the Corporate Financial Advisory pathway at international firms. My background blends structural accounting literacy with high cultural intelligence, directly addressing the key technical and interpersonal needs of modern employers. To ensure long-term career resilience, I must continue using my PDP to transform my supportive teamwork tendencies into balanced, assertive diplomacy. By combining technical financial accuracy with strong cross-cultural fluency, I will position myself as a versatile financial advisor capable of delivering trusted strategic counsel to global businesses.

Part 2: Reflective Essay on Skill Development

This essay will explore, through the use of Kolb's (1984) Experiential Learning Cycle shifts that I have experienced whilst studying for a semester in University of Wales Trinity Saint David in Swansea, Wales on an international independent mobility program in an integrated Analyse-Agree-Argue-Arrive academic writing framework, the core competencies and behavioral, and how it has helped me to prepare myself for the complex corporate finance roles within global companies.

Navigating independence and self-managing of very complex and different daily routines has increased my Personal Resilience and my Self-Efficacy. Self-Efficacy refers to belief in your own capabilities to cope with new or unpleasant situations and persevere in effort to achieve personal goals (Bandura, 1997). Research found that individuals with high Self-Efficacy are ready to face stressful situations better, are more effective problem-solvers and can adapt to organizational changes better than individuals with low Self-Efficacy (Fugate et al., 2004). Most career literature tends to romanticize Study Abroad experiences, implying that, if done correctly, such experiences develop students automatically into more employable individuals. In reality, it takes a lot of effort to move through the stages of Reflective Observation and then Abstract Conceptualization as outlined by Kolb (1984). There are moments of frustration, culture shock, discomfort, stress and anxiety along the way, that need to be reflected on constantly and for which the individual needs to make behavioral changes in order to proceed with their growth effectively (Black, Mendenhall and Oddou, 1991). In terms of my Personal Development Planning (PDP), this Study Abroad experience provided me with many practical examples of my ability to deal under pressure and work effectively in a fast moving environment while delivering quality work in order to produce effective results in the end. This aspect will be also transferred effectively to a Corporate Finance environment, for which I am being prepared at the moment, as most companies are global.

Moreover, I have also realized that I have grown as a person and become more of an independent individual. This is especially relevant to the way in which I have become involved

in budgeting for group travelling trips, planning itineraries, group assessments and many more with a diverse group of students from UWTSD. The process of experiential learning that I have undergone has meant that I have moved from the Reflective Observation stage of Kolb's (1984) Experiential Learning Cycle to the Abstract Conceptualization stage. In other words, I have begun to realize the way in which working in multicultural teams has helped me to become more of a versatile individual. I have come to realize that there are many different ways of approaching a problem and that it is possible to read a room and communicate with individuals from all backgrounds (Earley and Ang, 2003). This is not to say that it is always easy and that there are not sometimes increased levels of initial friction and task ambiguity when individuals from diverse backgrounds are placed into high-pressure groups and are expected to work together as a team, especially where there are no clearly defined roles for each team member (Sweller, 1988). My natural approach to working in a team is that of a Teamworker, which means that my initial focus is on trying to keep all of the other members of the team happy. This can mean that I avoid certain topics of discussion and accept some very poor arguments, just in order to keep the peace (Belbin, 2010; Janis, 1982). However, in my finance modules, I have worked as a team using the 4As framework in order to ensure that we remained on track and focused on our objective of producing an analysis-based piece of work, based on the relevant literature. This approach has helped me to become more of a critical thinker and to challenge the ideas of my team members in a constructive manner.

During my corporate visit to the Admiral Group in Cardiff, I gained insight into the modern, flat organizational structures of a financial firm. Admiral's open-plan, non-hierarchical office space is designed to reinforce core values of transparency and open communication, and in this sense it is in line with Schein's (2010) Organizational Culture Model. Visible workplace layouts, such as that of Admiral, can be beneficial for a financial firm, for example allowing for rapid information sharing and thus enabling the company to react to changes in the market (Sine, Mitsuhashi and Kirsch, 2006). However, Admiral's flat structure can create ambiguity around decision-making boundaries, which can make it difficult for employees to know who to approach with ideas or problems. In this sense, it can create the kind of informal hierarchies which are

feared by some organizations, and which require employees to possess high levels of interpersonal and emotional intelligence in order to be able to navigate the organization effectively (Barker, 1993). This visit to Admiral provided me with the insight that, in addition to possessing strong quantitative skills and being able to deliver clear and well-researched written work, I will also need to possess strong communication skills in order to function effectively in a corporate finance environment.

In summary, the international mobility experience is extremely valuable and a focal point for my personal and professional development. Studying abroad as an independent international student has helped me grow into a more mature, independent, versatile, and culturally aware individual with high amounts of personal and academic resilience and a solid understanding of how to tackle problems independently. This will enable me to combine my finance knowledge with the skills that I have acquired during my time abroad and therefore, this experience has transformed me into a unique candidate with a strong personal brand.

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