



Examining University Students' Soft Skills In Terms Of Problem-Solving And Social Competence: Issues, Causes, And Solutions

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ABSTRACT

Today, soft skills play an increasingly important role. Soft skills, similar to emotional intelligence, mainly include problem-solving, social, leadership, and critical thinking skills. If hard skills are an access to people's jobs, soft skills can help people then advance in the workplace. This paper aims to study how to improve the soft skills of university students. Twenty-one lecturers and ten students in a university in China were interviewed, through structured questions, for their views on the issues related to the lack of students' soft skills, as well as the causes of and solutions to the problems. The interview results showed that the soft skills issues include lack of independent problem-solving ability, communication skills, and social integration. Students' self-development factors, family factors, and school factors, as in ignoring practice and valuing theory, were identified as the causes of the issues. The study further suggested several solutions to the issues, namely the integration of corporate practices, curriculum development, and enhancement of students' own abilities.

Keywords: Soft skills; Problem solving; Social competence; Higher learning institutions; China; Quality education

INTRODUCTION

As for soft skills, the author selected problem-solving skills and social competence to study how to enhance university students' skills who major in financial management. Problem-solving skills and social competence are part of soft skills. Soft skills include problem-solving, critical thinking, social competence, interpersonal communication, responsibility, and information management, and these skills do not refer to professional quality ability but the ability to help people deal with some problems in daily life (Stewart et al., 2016). Freshly graduated university students lack some soft skills needed in the target workplace; most schools only teach students

hard skills such as professional and technical knowledge skills, but do not teach soft skills such as problem-solving skills, social competence, and team cooperation abilities (Bressler & Pence, 2019). Ibrahim et al. (2017) stated that soft skills are still needed to improve in the workplace.

Nowadays, university students lack soft skills. In the process of college study, lecturers in schools only focus on teaching hard skills. For example, for university students majoring in financial management, lecturers in colleges and universities may teach more professional core courses, such as primary financial accounting, financial management, audit, taxation laws, asset evaluation and other professional courses. Only some knowledge on books and professional skills are taught, but the training of soft skills such as problem-solving ability, social skills, critical thinking ability, divergent thinking ability is not involved, which leads to the difficulty of finding jobs.

Zulkarnain et al. (2021) argued that improving students' problem-solving ability should be emphasized as it is an essential aspect of their divergent thinking process, cultivating the ability to solve problems, which can be applied in the university classroom.

Social competence can be cultivated in many aspects, such as social skills, acceptance of the public, and interpersonal communication ability. University students majoring in financial management need more social competence. They may master professional knowledge well when employed, but they still lack social skills. Hence, basic training on university students' social competence is needed to enable them to cope with future work (Rubin et al., 2006). Previous literature is some business classes of college students' soft skills promotion, but given the problem-solving ability and social ability, promotion is mostly about pupils, or for mathematics, computer, engineering and other disciplines to improve problem-solving ability and social ability.

Hence, three research questions are posited below:

RQ1: What are the prevalent soft skills issues among financial management university students?

RQ2: What are the causes of the lack of soft skills in problem-solving and social competence among university students?

RQ3: What are the measures to improve soft skills of financial management university students?

LITERATURE REVIEW

Soft Skills and their Importance among University Students

Soft skills refer to a person's ability and skill to complete a job or task by combining their life outlook, world outlook, values outlook, professional knowledge, positive attitude, and experience. Soft skills include problem-solving, social competence, critical thinking, teamwork, and interpersonal relationship processing skills (Guerra-Báez, 2019).

Nowadays, most universities only teach hard skills, which have been successful in this respect, but more cultivation of soft skills is needed (Saeger et al., 2019). Some scholars posited that the lack of soft skills development is, to some extent, the failure of university education, and university education should put the teaching of soft skills in a more crucial position (James-Constantine, 2018).

Soft skills can enable university students to grow better and faster in the workplace (Livesey, 2017). Corporate employers are looking for university graduates with good soft skills, skills such as problem-solving, social, teamwork and critical thinking skills (Fain, 2019). Soft skills can make university students better deal with problems in the workplace and better handle their interpersonal relationships with others, which will also be helpful to their performance (Lea, 2019).

Hirudayaraj et al. (2021) reviewed the literature on the skills specified in the Accreditation Board of Engineering and Technology to study the soft skills of engineers. They did a research on junior engineers from more than 500 companies on the importance and proficiency of these skills. This survey study has important implications for students seeking work after graduation.

Problem-Solving Skills

Based on Jonassen (2000), problem-solving ability refers to finding and solving complex problems, including identifying and finding problems, screening possible solutions, and implementing solutions. The research conducted by Araiza-Alba et al. (2021) showed a connection between immersive virtual reality (IVR) technology and problem-solving skills. Children were able to apply their problem-solving skills to the physics curriculum, owing to the help from by the IVR technology. Herayanti et al. (2020) established a learning model in order to determine the usefulness of this model in improving the problem-solving skills of physics students. Their study showed that the blended learning model effectively improved the problem-solving skills of physics students. Mathew et al. (2019) studied problem-solving skills in computer programming by introducing games into the curriculum, showing that games helped many students understand the concepts, structure and improved problem-solving skills of computer programming, and they thought problem solving skills are a significant part of the studying program in an introductory programming course for freshers in computer. They thought that the game could let students pay attention to programming. Pohan et al. (2020) discovered the effect of problem-based learning on mathematical problem-solving skills for Grade 5 students. Their findings showed that problem-based learning approaches affected Grade 5 students' mathematical problem-solving skills, and that problem-based learning approaches and motivation for learning had an interaction. Surur et al. (2020) is also seen to study the influence of problem-based learning strategies as well as the cognitive styles and their interactions on the problem-based techniques of learning and cognitive styles.

Social Competence

Next theme that can be identified is social competence. This theme incorporates various components such as self-confidence, interpersonal relationship processing, and communication. The teaching objectives of cultivating social skills can enhance university students' confidence and build a responsible attitude towards society (Prajapati et al., 2017). Better social competence can enable people to communicate, contact and communicate with others more successfully (Alzyoudi et al., 2014). These findings advocate that this project could serve children with autism and improve their social skills (Einfeld et al., 2018). Gürbüç and Kiran (2018) studied children's social competence in kindergartens, taking into account the attitudes of the children's mothers, their employment status, and the number of children in the family. The results showed

that children with inclusive mothers have better social competence than the other children. A study by Suswandari et al. (2020) discovered that social competence could be a part in the curriculum for students at primary school, and the results of the study indicated that 35% of the students were good at social competence, while the remaining percentage, i.e., 65% were not good at social competence. In summary, soft skills can improve the personal attributes and characteristics of university graduates' work performance as soft skills can enable university graduates to improve and promote their job steadily.

MATERIALS AND METHODS

To achieve the objectives of this study, in-depth interviews were conducted with 21 lecturers and 10 students from a university in Changchun in China. The interviews were conducted to explore their views on the lack of soft skills of financial management university students, find out the reasons for the lack of soft skills, and measures to enhance their soft skills. These interviews are face to face. Average interview time is about 20-30 minutes. Every interview needs the author to introduce either 21 or 13 questions. The students' interview has 13 questions, and the lecturers' interview has 21 questions. This is a semi-structured interview. Each teacher/student involved participated in the interview which was translated into English; it was translated by the author, who used software to translate, and modified the faulty translation by herself. The interview process was recorded word for word and carefully analyzed to meet the objectives set.

As for participants, 15 are lecturers, 4 are associate professors, and 2 are professors. And for working years, 5 participants have worked there for less than 5 years, 10 participants have worked there for 5-10 years, and 6 participants have worked there for more than 10 years. As for students, 2 students are in 1st year, 3 students are in 2nd year, 3 students are in 3rd year, and 2 students are in 4th year.

TABLE 1 THE DEMOGRAPHIC DETAILS ABOUT THE PARTICIPANTS

Participant	Title	Age	Position	Year of Study	Major
1	Lecturer	59	Associate professor	29	Financial management
2	Lecturer	44	Professor	15	Financial management
3	Lecturer	26	Lecturer	1	Financial management
4	Lecturer	43	Associate professor	13	Financial management
5	Lecturer	42	Associate professor	12	Financial management
6	Lecturer	29	Lecturer	2	Financial management
7	Lecturer	57	Professor	27	Financial management
8	Lecturer	31	Lecturer	3	Insurance
9	Lecturer	31	Lecturer	3	Financial management
10	Lecturer	31	Lecturer	3	Marketing management
11	Lecturer	28	Lecturer	2	Financial management
12	Lecturer	59	associate professor	29	Financial management
13	Lecturer	30	Lecturer	3	Finance
14	Lecturer	31	Lecturer	3	Financial management
15	Lecturer	30	Lecturer	2	Financial management
16	Lecturer	29	Lecturer	2	Financial management
17	Lecturer	31	Lecturer	3	Financial management
18	Lecturer	29	Lecturer	2	Financial management
19	Lecturer	31	Lecturer	3	Financial management
20	Lecturer	30	Lecturer	3	Financial management
21	Lecturer	35	Lecturer	5	Financial management
1	Student	22	Changchun	4	Financial management
2	Student	22	Changchun	4	Financial management
3	Student	19	Changchun	1	Financial management
4	Student	21	Changchun	1	Financial management
5	Student	21	Changchun	3	Financial management
6	Student	20	Changchun	3	Financial management
7	Student	21	Changchun	3	Financial management
8	Student	21	Changchun	2	Financial management
9	Student	21	Changchun	2	Financial management
10	Student	20	Changchun	2	Financial management

The collected data was read through multiple times by two researchers while manually being coded in three stages: from descriptive to categorical to analytical (Hesse-Biber, 2017). The collected data was analyzed in the software called Leximancer. The participants' responses were first marked and labelled according to their relevant attributes. The labelled excerpts were then organized into categories that represent the general meanings of the labels/codes. Based on the categories, analytical codes or themes were identified from the responses (Hesse-Biber, 2017).

The author acquired consent from the interviewees, and paid attention to privacy and confidentiality. The data is preserved by an anonymous form, to avoid personal information leakage.

These are the questions for lecturers and students.

For lecturers:

1. Do you think that students in this university lack soft skills in general?
2. In what way do you find that students lack the soft skills (such as creativity, collaboration, problem-solving, leadership, ethical decisions, and communication) needed for their workplace (future) roles?
3. In what way do you find that students lack self-awareness, self-management, social awareness, and social skills/relationship management (EI is the dimension needed for their future jobs)?
4. What factors contribute to the students' soft skills gap?
5. Many measures have been taken to reduce soft skills gaps (e. g. increased soft skills training and internships), but this gap remains. Why is this so true?
6. What limitations do you encounter in developing soft skills for your students? What rules do you observe for developing students' soft skills?
7. What methods do you use (or what do you observe others using) to promote learners' soft skills?
8. What soft skills development methods are the most effective and the least effective, and how do you determine whether they are effective or ineffective?
9. How do you evaluate (or observe others considering) the students' soft skills level?
10. What additional learning methods and experiences are needed to ensure you have better workplace soft skills?
11. What practical and innovative solutions can be implemented to improve the soft skills development efforts?
12. How can university departments improve the soft skills of their graduates?
13. How can internships in the workplace strengthen students' soft skills?
14. How can academic advisory boards improve the soft skills development of students and staff? (Ramnanan, 2022)
15. What do you think are the problems with students' problem-solving abilities?
16. Will you cultivate the students' problem-solving ability in the teaching? How did you do it?
17. What do you think are the main factors that affect college students' ability to solve problems?
18. What suggestions do you have for cultivating problem-solving ability?
19. Do you usually communicate more with college students?
20. How do you think your professional college students perform in social networking?
21. Do you usually pay attention to cultivate the social skills of college students?

For students:

1. Do you know anything about soft skills? What do you think are soft skills?
2. What do you think are the current factors affecting the employment of college students?
3. What are your suggestions for improving the soft power of college students in employment?
4. What do you think are the aspects of college students' ability in solving problems?
5. What do you think are the factors that affect college students' ability to solve problems?
6. How do you think we should evaluate college students' problem-solving ability?
7. What suggestions do you have for cultivating college students' problem-solving ability?
8. Do you know anything about social skills? What do you think are social skills?
9. Do you usually communicate more with your classmates?
10. How do you think you and your classmates are performing in social networks?
11. Do you usually develop your social skills?
12. What do you think are the factors affecting college students' social skills?
13. What are your suggestions for developing college students' social skills?

Thematic Analysis

In our contemporary education systems, it is key to note that significance of soft skills is extremely high. These soft skills incorporate skills such as problem-solving and social competence which are extremely acknowledged in the contemporary world. This thematic analysis will delve into the perspectives of both lecturers and students from the selected university in China. The analysis will aim to identify prevalent soft skills issues, explore the causes as well as propose different measures for improvement.

Theme 1: Soft Skills issues among Financial Management University Students

Excerpt from Lecturer 1: "Yes, students lack soft skills in our financial management courses. They are well-versed in theories and calculations, but when it comes to practical problem-solving or interaction in a professional setting, many struggle."

Excerpt from Student 3: "Soft skills? I've heard of them, but honestly, we're more focused on passing exams. I don't think we get much training in problem-solving or social skills in our classes."

Excerpt from Student 2: "Honestly, in our field, it's all about individual achievement. Group projects and teamwork are rare, so we don't get much chance to practice these skills in a real setting."

Analysis:

The highlighted excerpts explain and suggest that there is a demonstrable divide in consciousness between lecturers and students regarding the significance of soft skills in the territory of financial management education. It can be witnessed from the excerpts that Lecturer 1 suggests that there has been a sense of shared concern regarding soft skills among educators. This idea suggests proficiency of students within the theoretical as well as quantitative aspects such as calculations. Although, the lecturer has also observed that there is a noticeable lack when we discuss the practical application of problem-solving method within the professional circumstances. This entails that even though students generally excel in gathering the theoretical knowledge, they generally lack the real-world application of problem-solving skills or real-world challenges. For example, Student 6 argues that "soft skills? We have seminars on communication skills, but we feel disconnected from our financial courses." This suggests that they feel separated from their own education. On the other hand, the response provided by Student 1 highlights another prevailing perspective among the students.

Even though students have heard about the soft skills, this knowledge is overshadowed by their predominant focus on the outcomes that these skills have on their exams. This suggests a fundamental mindset where academic success is perceived principally through the lens of exam grades. To a great extent, this potentially side-lines the significance of increasing practical skills. The student's admittance of limited training in problem-solving and social skills further reflects a potential oversight in the current educational approach. However, Lecturer 2 cites that "I've noticed a lack of initiative among students to engage in extracurricular activities that promote soft skills. Perhaps there's a need for more encouragement or even mandatory participation in such activities." This is true yet significant because the students generally lack any persistent practical initiative regarding promotion of soft skills. Rather, they are hell bent on improving their grades.

The disproportion in perception between lecturers and students signals an imperative need for bridging the communication gap. Educators must communicate the practical significance of soft skills for future professional success. This will help in the development of a more holistic thought among students beyond their existing exam-centered approach. This divide accentuates the prominence of formulating tactics to align the standpoints of educators and students, thus, crafting a more cohesive and effective approach to soft skills education in financial management courses.

Theme 2: Cause of Soft Skills Gap in Problem-Solving and Social Competence

Excerpt from Lecturer 5: "The lack of focus on practice and rather more emphasis on theory plays a major role. Students spend too much time memorizing formulas, and they leave very little room for applying those skills to real-world problems".

Excerpt from Lecturer 6: "Student to faculty ratio is high which limits the ability of teachers or education providers for personalized attention. It's challenging to nurture critical thinking when there's a constant struggle for personalized attention."

Analysis:

The insights that have been provided by Lecturer 5 and 6 suggest that there is a multidimensional cause which leads to the gap in soft skills. Within the domain of problem-solving and social competence in the financial management education, there has been a rise in lack of skills. Students generally learn the formula, but they lack the skill to apply it in real life. Lecturer 5 argues for the deficiency in practical skills to an overarching emphasis on theoretical aspects. The observation by Lecturer 6 suggests that there is also a gap between number of students and number of lecturers which causes the disparity regarding the personal attention provided to each student. The lecturer's observation supports the prevalent issue in modern-day education systems, where programs often prioritize the delivery of theoretical knowledge over the application of concepts in real-world scenarios and this generally happens due to a lack of attention provided to individuals. The consequence of this, as it has been identified by students, is that students generally become experts in memorizing formula, but they have very weak practical foundation when they are confronted with the practical problem-solving issues. This lack of skills and gap between theory and practice suggests importance of experiential learning and it arises from students from developing the critical thinking skills necessary for addressing complex issues they may encounter in their future professional roles.

For example, Student 4 highlights that "I think we are not encouraged to think creatively because it is always about getting the right answer in the exam rather than solving a problem with our own understanding. This builds a keen sense of pressure as highlighted by Student 9 that "The pressure to get high grades discourages risk-taking. We're afraid to explore different solutions, fearing it might affect our GPA." The ideas shared by both Student 4 and Student 9 suggests a dearth of discouragement for creative thinking and all the more reasons for encouraging critical thinking. Their observation emphasizes the prevalent 'right-answer' culture in education, where success is often measured by the correctness of a response rather than the exploration of

diverse problem-solving approaches. This rigidity can stifle inclination of students towards thinking in a more innovative manner and to consider various alternative strategies. The absence of a creative thinking culture not only impacts problem-solving abilities but also encompasses to hamper the enlargement of social competence, which generally requires flexibility and thinking out-of-the-box. The identified causes collectively imply that there is a need for a paradigm shift within the approaches of education and balancing the theoretical foundation with practical applications by experiential learning opportunities, and fostering a culture of creative thinking are imperative steps.

Further, it has been highlighted by Lecturer 8, "The lack of industry exposure during the academic years contributes to the gap between theoretical and practical learning and students need to see the real-world applications of their theoretical knowledge to truly understand its value." This implies that there is a need from educators to recalibrate the weight on memorization-centric assessments, inspiring schoolchildren to explore diverse problem-solving methods and cultivate the flexibility that is mandatory for the interactions in the society effectively. When these gaps are bridged, it requires a collaborative effort between educational institutions, faculty, and students to ensure that the approach is not merely impractical, or curriculum-based but a more holistic and applicable skill set is imparted in financial management education.

Theme 3: Measures to Improve Financial Management University Students' Soft Skills

Excerpt from Lecturer 10: "We need to participate and mix corporate practices into our curriculum. Students need to engage in real-world problem-solving scenarios, perhaps through internships or case studies".

Excerpt from Lecturer 11: "Incorporating technology in our courses can produce replications where students can apply financial theories to real-world scenarios, boosting both problem-solving and social competence in students."

Analysis:

When asked regarding the measures to improve financial management university students' soft skills, Lecturer 10 and Lecturer 11 highlight that there are potential measures necessary for addressing the gaps regarding soft skills among the financial management university students. These suggestions collectively reflect the significance of practical, real-world experiences and how they help in nurturing the development of problem-solving abilities as well as social competence. Lecturer 10 offers a proposal which puts forth that teachers and educators must include practices from the corporate world directly into the academic curriculum, something that has been seconded by Lecturer 11 by hinting at the importance of using technology. By incorporating real-world problem-solving scenarios, such as case studies or internships, students would be exposed to the complexities of professional environments. This approach fits with the idea that direct exposure to practical challenges helps students to apply theoretical knowledge in meaningful ways. This form of approach also helps in bridging the gap between academic learning and the skills that are demanded within the professional sphere. The importance of stress on internships and case studies emboldens hands-on learning which helps students to focus upon the situations of business that they may face in the future and cultivate the soft skills that are essential for success in the future.

Excerpt from Student 8: "More hands-on experiences would help. Maybe we could have more workshops on teamwork and problem-solving rather than just lectures."

Excerpt from Student 11: "Guest lectures from industry professionals could give us insights into how soft skills are crucial in the real world. It's not just about theories; it's about how you present them and work with others."

Student 8 and Student 11's perceptions also align with the perception of lecturers where they argue for the importance of hands-on experiences. The student's proposition towards workshops on teamwork and problem-solving reveals a desire for collaborative and interactive learning opportunities that provide more experiences. Workshops postulate a stage for students to collaborate, communicate, and apply theoretical knowledge to real-world scenarios. These along with advanced technology and their application provides a new approach towards a dynamic learning environment where students actively engage with the material and then apply it to the problem in hand. This mirrors the collective aspects of the professional world. Both suggestions underscore the need to move beyond traditional lecture-based teaching methods.

Moreover, this has been highlighted by student 8 in his insight that "Inaugurating mentorship programs between students and professionals can provide valuable guidance in both technical and soft skill development." The incorporation of corporate practices and hands-on workshops is in line with the new pedagogical practices in active learning. This approach not only addresses the identified soft skills gap but also is in line with current educational developments that recognize the importance of experiential learning in preparing students for the complexities of the workforce. In conclusion, the proposed measures accentuate the transformative potential of integrating real-world experiences and hands-on learning into the financial management curriculum.

Theme 4: Soft Skills and their Importance among University Students

Excerpts from Lecturer 15: "Soft skills are crucial for our students' future. Employers don't just want someone who can crunch numbers; they want individuals who can adapt, communicate, and solve problems efficiently."

Excerpts from Lecturer 20: "Soft skills are the differentiator in a competitive job market. Two candidates may have the same academic background, but it's their soft skills that set them apart."

Analysis:

In Lecturer 15 and Lecturer 20, there is the juxtaposition of views which argues for a crucial dimension of the soft skills discourse. Lecturer 15 argues that soft skills are core for the future of the students because employees do not want those people who can simply crunch numbers but those people who can encourage other employees as well as adapt to the new environment with the help of their skills. This is only possible through the recognition of importance from educators and the perceived gap in explicit instruction from the lecturer's standpoint. Lecturer 20 expresses a reverberating sentiment that is shared by many people in the world of academia as well as the professional world which is that soft skills are not merely desirable but also key to the success of students. The emphasis put forth by lecturers on adaptability, communication, and problem-solving as essential attributes suggests that there is a world of evolving demands in the contemporary job market. Employers seek candidates who can work direct actively in environments, and collaborate effectively, and think critically beyond the scope of technical expertise. This perspective underscores a broader acknowledgment within academia of the need to prioritize the development of soft skills alongside traditional academic knowledge.

Excerpts from Student 3: "I guess soft skills matter, but we're not explicitly taught them. It's more about learning by doing, I suppose".

Excerpts from Student 6: "I wish there were more opportunities to interact with professionals in the industry. It's like we're in a bubble, and we need to see how the real business world operates."

When we see students' responses on it, we can see that Student 3's response reflects perception among students. While the student acknowledges the importance of soft skills, there is a palpable sense of a gap in explicit instruction. The phrase "learning by doing" suggests a preference for experiential learning rather than explicit classroom instruction. This disparity focuses on an occasion for enlightening organizations to bridge the gap by rethinking and humanizing their instructional methods. With the help of integrating explicit soft skills training into the curriculum, especially with the help of some courses that are dedicated towards it, workshops, or fixed modules, it could provide students with the targeted guidance they seek. This sentiment is analytical of a potential incompatibility between student expectations and the current pedagogical approaches in place. Students may crave more structured guidance on soft skills development, recognizing their significance but feeling that the teaching methods do not explicitly address these aspects.

Theme 5: Problem-Solving Skills

Excerpt from Lecturer 18: "I have tried to incorporate problem-solving activities in my class, but it is extremely difficult when students are more accustomed to rote learning."

Excerpt from Lecturer 25: "I believe that we could introduce a system where students tend to work more progressively on complex problem-solving tasks throughout the semester which builds their skills gradually and ultimately benefitting them in the future."

Analysis:

The excerpts from the responses of Lecturer 18 and Lecturer 25 mention the current issues associated with the blending of problem-solving skills in the sphere of the education of financial management. These perceptions talk about the contrast between methods of traditional teaching and the constant need for an approach that is problem-solving-oriented. The stance presented by Lecturer 18 says that they have to overcome many challenges while trying to include problem-solving activities. Among those, one such significant challenge is the way students are accustomed to rote learning. In that context, integrating activities related to problem-solving brings forth a frequent challenge faced by educators. The opposition of students towards these activities because of their customs or because of unsureness about a more practical approach is generally caused by a pedagogical history which prioritizes exam scores. This causes educators to be in a dilemma, and this suggests an attempt to enable students to transition from a passive learning approach to one where problem-solving skills are actively paid attention to.

Excerpt from Student 5: "We rarely get to solve real problems in class. It's mostly about solving textbook exercises."

Excerpt from Student 14: "Sometimes, it feels like the emphasis is more on finding the right answer quickly rather than understanding the process. We need more emphasis on the journey of problem-solving."

Moreover, excerpts from Student 5 and Student 14 also focus on the same issues put forth by lecturers. They have mentioned how they are not given the opportunity to solve problems that are based on real-world applications, which generally supports the lecturer's perspective by highlighting the experience of the student. The claim made by students saying that "we rarely get to solve real problems in class", implies that there is a need for more practical applications and real-world scenarios. However, there is a lack of actual application of the method in reality. The preference of "textbook exercises" suggests a situation of

dependence on a controlled and inflexible structure of problem-solving, which may be ineffective in fully preparing students for the different challenges they will face in their professional lives. This presents a contradiction between expectations of students and the existing methods of teaching. Furthermore, this also shows that there is a need for a more powerful and applied approach to problem-solving. The identified issue leans towards a call for pedagogical change that invites a change from passive to active learning methodologies. The use of real-world problem-solving scenarios, case studies, and collaborative projects in the curriculum can reduce the distance between theoretical knowledge and practical application.

Theme 6: Social Competence

Excerpt from Lecturer 12: "Social competence is often overlooked. Our students may excel in their field but struggle to communicate and collaborate in a team setting."

Excerpt from Lecturer 30: "Incorporating team-building exercises within the courses can create a supportive environment for students to develop social competence."

Analysis:

The intersection of the opinions by Lecturer 12 and Student 7 occurs on a crucial educational aspect. This aspect is the acknowledgement of the usually-ignored importance of social competence and the potential for improvement through collaborative and group activities. The claim by Lecturer 12 that social competence is often dismissed, highlights a common challenge in higher education. Focusing on individual academic performance and specialization may unintentionally disregard the interpersonal skills required to achieve success professionally. The observation of the lecturer that students may struggle in team structures despite excelling in their field, emphasizes the important contribution of social competence in the contemporary workplace. This acknowledgment from position of an educator stresses upon the urgent need for a more comprehensive approach to education that includes the holistic development of social skills.

Excerpt from Student 7: "I think we need more group projects or activities that involve working with others. That would improve our social skills."

Excerpt from Student 19: "I think having more opportunities to interact with professionals in networking events or industry conferences would improve our confidence in social settings."

The perspective of Student 7 matches with the opinion of the lecturer and offers a student-centric view on potential solutions. The need for "more group projects or activities that involve working with others" implies an awareness of the student of the need to regularly develop social competence in practical scenarios. This matches with contemporary paradigms of education that stress upon collaborative learning, thereby accepting that the ability to communicate and collaborate and individual proficiency are equally vital. The student's acknowledgement of the potential for improvement in social skills through group activities shows an inclination to methods of experiential learning. The agreement between lecturers and students creates an opportunity for a more cooperative approach to dealing with the gap of social competence. The implementation of more group-related and collaborative activities into the academic curriculum can offer students with opportunities to work on their communication, teamwork, and interpersonal skills. This shift toward a more interactive and socially engaging pedagogy aligns with industry demands for professionals who can seamlessly integrate into team environments.

DISCUSSION AND CONCLUSIONS

The lecturers agree with the students. The soft skill level discussed in this paper is mainly studied from the two aspects of problem-solving and social competence. According to the results of the interviews, there are problems in the soft skills level of university students, such as the lack of independent problem-solving ability, the lack of communication ability, and the lack of social integration. The reasons for the existence of these problems include the students' self-development issues, family factors, and school factors, such as attaching importance to the theory but neglecting practice. The interviewed lecturers and students also gave corresponding solutions, such as solutions for internships, cooperation between schools and enterprises, teaching development, and enhancement of students' own abilities. This study investigated the perspectives of both lecturers and students to provide constructive suggestions for the future development of university students' soft skills. As for the soft skills, problem-solving skills, and social competence, some scholars study math soft skills, computer soft skills, and business soft skills, but no scholars study financial management soft skills, problem-solving skills and social competence, which is the gap.

Contributions and Implications

Theoretically, this study has developed interview questions related to university students' soft skills for lecturers and students to answer, which can be adopted by other researchers and practitioners. This study examines university students' soft skills, particularly in terms of problem-solving and social competence, to help them better adapt to work environments. The multiple themes identified from the findings of this study in relation to the issues, causes, and solutions pertaining to soft skills among university students also contribute to extant literature. Future studies could benefit from the findings of this study to further explore

university students' soft skills and enhance the soft skills training literature. In addition, this study can enrich soft skills theory.

Practically, the recommendations in this study can be used by social workers or university lecturers to cultivate the soft skills of university students according to the methods. For instance, the interviewed lecturers suggested the use of innovative teaching methods like flipped classroom and case-based learning, the introduction of soft skills-related courses, and the integration of corporate practices and practical training in curriculum. Other universities and lecturers can adopt these suggested practices to help improve their students' soft skills.

Limitations and Future Research Recommendations

Firstly, the study interviewed the lecturers and students of financial management in a university in China. Future research could investigate the soft skills situation of students' different majors and in different countries, and it is crucial to increase generalizability. Secondly, this study conducted interviews on 31 individuals to explore soft skills issues among university students, and it was qualitative methodology. Future research could use the quantitative method such as a survey to study the phenomenon at a larger scale. Future research could also gather the perspectives of other parties such as parents and employers to study the subject matter in depth. Deep study for soft skills is significant as it is an interesting topic.

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