

Banking and Financial Institutions BBA

Bank Management and Performance

Goal Description:

Banking BBA students will demonstrate knowledge of bank management, operations, and performance.

Providing Department: Banking and Financial Institutions BBA

Progress: Completed

RELATED ITEMS/ELEMENTS -----

RELATED ITEM LEVEL 1

LO 01 - Describe the role and impact banks and financial institutions play through economic cycles

Learning Objective Description:

RELATED ITEM LEVEL 2

I 01 - Describe the role and impact banks and financial institutions play through economic cycles

Indicator Description:

Embedded exam questions in FINC 4320.

Criterion Description:

At least 70% of students will earn scores of at least 70% on each objective.

Findings Description:

Five embedded questions were used to assess this learning objective. All students scored above 70% correct. The criterion was met

RELATED ITEM LEVEL 1

LO 02 - Discuss key concepts and practical applications that relate to bank management.

RELATED ITEM LEVEL 2

I 02 - Discuss key concepts and practical applications that relate to bank management.

Indicator Description:

Embedded exam questions in FINC 4320

Criterion Description:

At least 70% of students will earn scores of at least 70% on each objective.

Findings Description:

Five embedded questions were used to assess this learning objective. All students scored above 70% correct. The criterion was met

RELATED ITEM LEVEL 1

LO 03 - Explain key drivers that relate to financial management and safety and soundness of banks and other regulated institutions.

RELATED ITEM LEVEL 2

I 03 - Explain key drivers that relate to financial management and safety and soundness of banks and other regulated institutions.

Indicator Description:

Embedded exam questions in FINC 4320

Criterion Description:

Embedded exam questions in FINC 4320.

Findings Description:

At least 70% of students will earn scores of at least 70% on each objective.

RELATED ITEM LEVEL 1

LO 04 Analyze bank performance and present findings utilizing written and oral presentations.

RELATED ITEM LEVEL 2

I 04 - Analyze bank performance and present findings utilizing written and oral presentations.

Indicator Description:

The students participate in a group project that involves following an assigned publicly traded bank and comparative peer metrics for year over year performance. The project requires the student to prepare a PowerPoint presentation that involves completion of a peer metric template for use in the analysis portion of the results segment of the assignment. The presentation also includes an executive summary of their bank, their analysis of the period results and the actual investor call. As it relates to the investor call, the students are required to review the call where they must identify key elements from the management case vs the analyst questioning. From there they are to identify challenges and opportunities and then a conclusion.

Criterion Description:

70% of the sampled students must meet expectations on the presentation grading rubric.

Findings Description:

There were 8 team presentations, and all were in the meets or exceeds expectations. The criterion was met.

Credit Analysis and Lending Process

Goal Description:

Banking BBA students will demonstrate knowledge of credit analysis decisions related to commercial bank lending.

Providing Department: Banking and Financial Institutions BBA

Progress: Completed

RELATED ITEMS/ELEMENTS -----

RELATED ITEM LEVEL 1

LO 08 - Identify and evaluate financial and non-financial data to analyze credit decisions

RELATED ITEM LEVEL 2

I 08 Identify and evaluate financial and non-financial data to analyze credit decisions

Indicator Description:

Embedded questions in FINC 4320

Criterion Description:

At least 70% of students will earn scores of at least 70% on each objective.

Findings Description:

Five embedded exam questions were used to assess this learning objective. Three of 20 (15%) students scored below 70%, 6 of 20 (30%) scored between 70% and 90%, and 11 of 20 (55%) scored 90% or greater. The criterion was met.

RELATED ITEM LEVEL 3

Action items related to commercial lending process and credit analysis

Action Description:

All criteria were met during the assessment cycle; we will continue to build upon the strong foundation of the course and enhance the case studies used in the program; we will continue to use the RMA Credit Essential Certification as an additional assessment tool

RELATED ITEM LEVEL 1

LO 09 - Prepare and present a recommendation on a credit decision

RELATED ITEM LEVEL 2

I 09 - Prepare and present a recommendation on a credit decision

Indicator Description:

Case Study in FINC 4330

Criterion Description:

At least 70% of the sampled students must meet expectations on the question/solution portion of the case grading rubric

Findings Description:

The solutions/questions portion of the group project grading rubric was used to assess this learning objective. No students were below expectations, 20 of 20 met expectations, and none exceeded expectations.The criterion was met.

RELATED ITEM LEVEL 3

Action items related to commercial lending process and credit analysis

Action Description:

All criteria were met during the assessment cycle; we will continue to build upon the strong foundation of the course and enhance the case studies used in the program; we will continue to use the RMA Credit Essential Certification as an additional assessment tool

RELATED ITEM LEVEL 3

Action items related to construction and interpretation of fianacial statements

Action Description:

These criteria were not met. One possible explanation is that student complete all homework in Excel but exam are paper and pencil. While the core concepts are the same, the construction of the statement is different. We will spend more time on the assignments related to financial statements as well as give them more emphasis in the case studies. The case studies might also be a better measure of learning since they occur later in the semester.

RELATED ITEM LEVEL 1

LO 10 - Summarize fundamental principles and theories of commercial bank lending

RELATED ITEM LEVEL 2

I 10 - Summarize fundamental principles and theories of commercial bank lending.

Indicator Description:

Embedded exam questions in FINC 4330

Criterion Description:

At least 70% of students will earn scores of at least 70% on each objective.

Findings Description:

Seven embedded exam questions were used to assess this learning objective. Two of 20 (10%) students scored below 70%, 4 of 20 (20%) scored between 70% and 90%, and 14 of 20 (70%) scored 90% or greater. The criterion was met.

RELATED ITEM LEVEL 3

Action items related to commercial lending process and credit analysis

Action Description:

All criteria were met during the assessment cycle; we will continue to build upon the strong foundation of the course and enhance the case studies used in the program; we will continue to use the RMA Credit Essential Certification as an additional assessment tool

RELATED ITEM LEVEL 1

LO 11 Construct and interpret financial statements and their relation to credit decisions

RELATED ITEM LEVEL 2

I 11 - Construct and interpret financial statements and their relation to credit decisions.

Indicator Description:

Embedded exam questions and problems in FINC 4330

Criterion Description:

At least 70% of students will earn scores of at least 70% on each objective.

Findings Description:

Objective 4A:Five embedded exam questions were used to assess this learning objective. Sub-objective A is focused on interpreting financial statements. Eight of 20 (40%) students scored below 70%, 2 of 20 (10%) scored between 70% and 90%, and 10 of 20 (20%) scored 90% or greater. The criterion was not met.

Objective 4B:One exam problem was used to assess this learning objective. Sub-objective B is focused on constructing financial statements, specifically a cash flow statement. Nine of 20 (45%) students scored below 70%, 7 of 20 (35%) scored between 70% and 90%, and 4 of 20 (20%) scored 90% or greater. The criterion was not met.

RELATED ITEM LEVEL 3

Action items related to construction and interpretation of fianacial statements

Action Description:

These criteria were not met. One possible explanation is that student complete all homework in Excel but exam are paper and pencil. While the core concepts are the same, the construction of the statement is different. We will spend more time on the assignments related to financial statements as well as give them more emphasis in the case studies. The case studies might also be a better measure of learning since they occur later in the semester.

Selling Development

Goal Description:

Banking BBA students will demonstrate knowledge of the selling process as it relates to financial institutions.

Providing Department: Banking and Financial Institutions BBA

Progress: Completed

RELATED ITEMS/ELEMENTS -----

RELATED ITEM LEVEL 1

LO 05 Explain the roles of selling in the financial services industry

RELATED ITEM LEVEL 2

I 05 - Explain the roles of selling in the financial services industry.

Indicator Description:

Embedded essay exam questions in FINC 4325

Criterion Description:

At least 70% of students will earn total scores of at least 70% on the questions related to the objective.

Findings Description:

Two embedded essay exam questions were used to assess this learning objective. No students scored below 70%, 1 of 14 (7.1%) scored between 70% and 90%, and 13 of 14 (92.9%) scored 90% or greater. The criterion was met.

RELATED ITEM LEVEL 3

Actions related to the selling learning objectives

Action Description:

All criteria were met during the assessment cycle; however, significant course re-designed are planned for the fall semester focusing more time on the actual products and services in addition to selling.

RELATED ITEM LEVEL 1

LO 06 - Discuss selling theory and practice

RELATED ITEM LEVEL 2

I 06 - Discuss selling theory and practice.

Indicator Description:

Embedded essay exam questions in FINC 4325

Criterion Description:

At least 70% of students will earn total scores of at least 70% on the questions related to the objective.

Findings Description:

Three embedded essay exam questions were used to assess this learning objective. One of 14 students (7.1%) scored below 70%, 4 of 14 (28.6%) scored between 70% and 90%, and 9 of 14 (64.3%) scored 90% or greater. The criterion was met.

RELATED ITEM LEVEL 3

Actions related to the selling learning objectives

Action Description:

All criteria were met during the assessment cycle; however, significant course re-designed are planned for the fall semester focusing more time on the actual products and services in addition to selling.

RELATED ITEM LEVEL 1

LO 07 - Identify unique selling aspects specific to the financial services

RELATED ITEM LEVEL 2

I 07 - Identify unique selling aspects specific to the financial services industry.

Indicator Description:

Embedded essay exam questions in FINC 4325

Criterion Description:

At least 70% of students will earn total scores of at least 70% on the questions related to the objective.

Findings Description:

Three embedded essay exam questions were used to assess this learning objective. No students scored below 70%, 4 of 14 (28.6%) scored between 70% and 90%, and 10 of 14 (71.4%) scored 90% or greater. The criterion was met.

Actions related to the selling learning objectives

Action Description:

All criteria were met during the assessment cycle; however, significant course re-designed are planned for the fall semester focusing more time on the actual products and services in addition to selling.

Update to Previous Cycle's Plan for Continuous Improvement Item

Previous Cycle's Plan For Continuous Improvement (Do Not Modify):

Closing Summary

The assessment procedures within COBA were restructured beginning fall 2022 such that moving forward, assessment data for all programs will be collected every fall semester. In some cases, this has resulted in no assessment data being collected for the 2022-23 academic year (for programs that otherwise would have collected data in the spring based on the old schedule). This was necessary to streamline assessment procedures across the college and better integrate assessment activities as part of the culture of the college.

Update of Progress to the Previous Cycle's PCI:

We successfully implemented a new assessment plan in 2023-24 for the Banking and Financial Institutions major. This will provide a baseline to compare subsequent years.

New Plan for Continuous Improvement Item

Closing Summary:

Overall, students met the criteria for all learning objectives except one: construct and interpret financial statements. We will spend more time on this area in the Commercial Bank Lending course and more fully include that topic in the case studies. We will also use the case studies as an indicator for that LO as well. As we progress through a curriculum review, we also look at the learning objectives in aggregate for any needed updates or refinements.