Online Assessment Tracking Database

Sam Houston State University (SHSU) 2014 - 2015

Banking And Financial Institutions BBA

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Goal

Strategically Train Students To Be Leaders In Banking And Financial Institutions

Banking BBA graduates will be able to use financial theory and data to solve problems and demonstrate the ability to effectively communitcate solutions. Additionally, they will have an excellent knowledge of bank operations.

Objective (L)

PROFICIENT KNOWLEDGE OF BANK OPERATIONS P

Students should develop an excellent working knowledge of bank operations. This primarily includes the lending function and bank management.

Indicator

EMBEDDED QUESTIONS # P

In the regular class exams in the Commercial Bank Lending Course, students answer 21 qualitative and quantitative questions which cover the core areas of banking. The questions are attached. These questions have been developed by both the Chair of Banking and members of the finance faculty. The knowledge that is tested is reviewed on an annual basis to ensure that core knowledge is tested. This is the second year of using a new text in the course, and all assessment questions were the same as the previous year to provide a more accurate comparison.

Criterion

EMBEDDED QUESTION SCORES P

The class average on individual embedded exam questions will be 70% correct on each question. The embedded questions are selected based on the core objectives of the course. The core objectives of the banking courses were determined by the Chair of Banking and the finance faculty teaching the related banking courses.

Finding

EMBEDDED QUESTION SCORES # P

Overall, the students averaged 80.2% for the Spring 2015 semester, very similar to the 81.0% of the Spring 2014 semester (see attached table). Additionally, 3 individual questions did not meet the 70% goal. This is the same number of questions as last year, but the 2 of the 3 questions are different. The questions are #4 (common sized balance sheet), #8 (leverage, risk, and ROE), and #21 (loan covenants).

Action

Embedded Questions Actions

Overall, the students are meeting the standards set and have shown improvement over the last 5 years. However, there are 3 questions in which the students failed to meet the 70% criterion. Question #4 asks about preparing a common sized balance sheet. While students completed a homework assignment on this topic, some failed to fully grasp the nature of the statement. More time will be spent next semester fully explaining the process of common sized statements. Question #8 deals with leverage, risk, and

ROE. Students appear to understand that higher leverage produces higher risk, but they do not connect that with potential higher ROE if the firm is successful. An illustrative example involving rental property has been developed to show this connection. Scores on this question improved over last year, but did still did not meet the 70% criterion. For question #21, more examples of loan covenants will be given during class discussion.

Objective (L) PROFICIENT COMMUNICATORS P

Banking BBA graduates will be competent communicators.

Indicator ORAL PRESENTATIONS P

Students will give an oral presentation during the Commercial Banking and Commercial Bank Lending courses.

Criterion ORAL EVALUATIONS P

At least 80% of the sampled students must meet expectations on the presentation portion of the grading rubric.

Finding COMMERCIAL BANK LENDING CASE STUDY PRESENTATIONS & P

Students in the Commercial Bank Lending course completed small group case presentations related to a lending request. Students were graded using a rubric addressing both content and delivery (see attachment).

To expectations delivery meet for (communication), a group must score 35/50; 40/50 to exceed expectations, and 45/50 to significantly exceed expectations. For the Spring 2015 course, 6 of the 9 groups significantly exceeded expectations, and the remaining 3 exceeded expectations. No group failed to meet expectations. These results are comparable to the Spring 2014 results (7 groups significantly exceeded and 3 exceeded). We have seen a positive trend in these scores over the past 3 years due to the increased emphasis on the importance of presenting the results. A summary of scores is attached.

Finding Commercial Banking Case Study Presentations

Students in the Commercial Banking course were assessed using a case study. The assignment allowed students to utilize the information obtained in the class and complementary classes to exhibit a degree of competency as well as an ability to apply course materials in the problemsolving process. The cases were evaluated by Dr. Jim Bexley (course instructor), and one area banking professional (Troy England). The groups were graded by each of the evaluators on a scale of 1 to 10 in the areas of presentation, communication, and critical thinking for a

maximum subscore of 20 points in each area. The evaluators determined that given the difficulty of the case, a minimum subscore of 14 was needed to meet expectations, 16 to 18 to exceed expectations, and 19 and above to significantly exceed expectations.

Full results are attached. In the area of Presentation, 5 of 10 groups significantly exceeded expectations, 4 exceeded expectations and the remaining single group met expectations. Raw scores ranged from 15 to 20.

In the area of Communication, 4 of 10 groups significantly exceeded expectations, and the remaining 6 groups exceeded expectations (none failed to meet expectations). Raw scores ranged from 16 to 19.

Action

Oral Communication Action P

Few significant modifications appear to be needed. In the Commercial Banking course, 5 of 10 groups significantly exceeded expectations in the presentation area this year (compared to 8 of 10 last year) while 4 of 10 significantly exceeded expectations in the areas of Communication (compared to 9 of 10 last year). While these numbers are down slightly, we believe that is the result of a more rigorous grading standard applied to significantly exceeding expectations. We continue to be well above the 80% mark with groups meeting expectations (actually 100%). We believe these very favorable results are the continued focus placed on the importance of communication both in the Banking courses, as well as the lower division courses within the College of Business. We continue to believe the independent evaluators add credibility to our findings.

In the Commercial Bank Lending course, we continue to place more focus on the communication of the results than in the past years. This is the third year that the instructor has provided a more detailed example of the presentation required, used a more standard format for all presentations, and presented an "example" for the students to see what was required. This methodology has proven to be effective in sustaining the improved quality of the communication of the results. In total, 6 of 9 groups significantly expectations (compared to 7 of 10 last year), and the remaining 3 exceeded expectations. We believe this improvement is again the results of continued emphasis on communication skills both in the Banking courses and in other College of Business courses.

Objective (L)

CRITICAL THINKERS /

Banking BBA graduates will correctly apply financial models in solving quantitative problems in banking and in presenting solutions to banking problems.

Indicator

CASE PRESENTATIONS P

Students will present one or more cases involving issues in banking. Students will evaluate the information given, identify alternative solutions, and then recommend the most appropriate solution.

Criterion

CASE PRESENTATIONS P

80% of the sampled students must meet expectations on the solution portion of the presentation grading rubric.

Finding

COMMERCIAL BANK LENDING CASE PRESENTATIONS &

Students in the Commercial Bank Lending course completed small group case presentations related to a lending request. Students were graded using a rubric addressing both content and delivery (see attachment).

To meet expectations for content (critical thinking), a group must score 35/50; 40/50 to exceed expectations, and 45/50 to significantly exceed expectations. In the Spring 2015 semester, 6 of the 9 groups significantly exceeded expectations, 1 exceeded expectations, and the remaining 2 groups met expectations. No groups failed to meet expectations. A summary of scores is attached. Again, this represents a general positive trend over the last 3 years as student expectations for the analysis have been more clearly defined and additional financial statement review has been included in the course.

Finding

Commercial Banking Case Presentations

Students in the commercial banking class were assessed using a case study. The assignment allowed students to utilize the information obtained in the class and complementary classes to exhibit a degree of competency as well as an ability to apply course materials in the problems solving process. The cases were evaluated by Dr. Jim Bexley (course instructor), and one area banking professional (Troy England). The groups were graded by each of the evaluators on a scale of 1 to 10 in for critical thinking for a maximum subscore of 20 points. The evaluators determined that given the difficulty of the case, a minimum subscore of 14 was needed to meet expectations, 16 to 18 to exceed expectations, and 19 and above to significantly exceed expectations.

Full results are attached. In the area of Critical Thinking, 3 of the 10 groups significantly exceeded expectations, 6 exceeded expectations, and the remaining groups met expectations. None failed to meet expectations. Raw scores ranged from 14 to 20. The evaluators reported that the students did a very good job in analyzing

the case. They had a good understanding of the financial analysis necessary to evaluate the situation.

Action

Critical Thinking Actions 🎤

Few significant modifications appear to be needed. The "outside" evaluators for the Commercial Banking course reported no major suggestions for improvement. Critical Thinking subscores are comparable to last year, even as we raised the minimum scores slightly. For the current year, 3 of 10 groups significantly exceeded expectations, compared to 6 of 10 last year. All groups this year at least exceeded expectations, while 1 group two years ago did not. We feel the numbers show we continue to make progress in the critical thinking area.

Over the past two years, we have emphasized the effective presentation of the cases in the Commercial Bank Lending Course. While the presentation quality and communication skills improved over past years, the analysis regressed slightly during the first year. We appear to have reversed that trend over the past 2 years, with 6 of 9 groups exceeding significantly expectations, exceeding 1 expectations, and 2 meeting expectations. These results are very similar to the previous year. In the future, the importance of both the analysis and the presentation will continue to be emphasized and demonstrated. Additionally, the Commercial Bank Lending Cases are revised each semester to involve additional analysis to reflect current issues. The more standardized platform of analysis implemented in prior years does appear to help with student expectations of the depth of the analysis.

Previous Cycle's "Plan for Continuous Improvement"

We were again pleased with the improvement in all areas of the program: communication, critical thinking, and knowledge of bank operations. We will again utilize independent, outside evaluators in the Commercial Banking class to assist in the grading of the cases. We also remain committed to improving writing skills by include more short written assignments in the Commercial Bank Lending Course.

Please detail the elements of your previous "Plan for Continuous Improvement" that were implemented. If elements were not implemented please explain why, along with any contextual challenges you may have faced that prevented their implementation.

The additional writing assignments were not added to the course because it is no longer classified as a Writing Enhanced course. The written portion of the cases were determined to be a good level of writing for the course.

Plan for Continuous Improvement - Please detail your plan for improvement that you have developed based on what you learned from your 2014 - 2015 Cycle Findings.

We	remain	generally	pleased	with	the	improvement	in	all	areas	of	the	program:
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case	s in orde	r to ensure	an unbias	sed me	easur	e of quality with	nin t	he p	rogram			