



Finance (UG)

Assessed by: Department of Business Faculty

Cycle of Assessment: Fall 2019-Spring 2020

Mission Statement:

The Malone University Department of Business provides its students with an education that integrates course-specific skills and knowledge with program-wide Christian values, including stewardship and integrity. This is accomplished by a faculty with solid academic credentials who combine practical experience and applied theoretical tools and systems. Independent analytical thought and evaluation are encouraged in the classroom, in an atmosphere of mutual respect.

Program Goals:

Finance

1. Provide opportunities for students to reflect on the role of Christian faith in the finance profession.
2. Provide opportunities for students to interact with business people.
3. Provide opportunities for students to engage in the study and resolution of finance and business related problems.
4. Develop students who will use their finance education to contribute to their church, community, and beyond throughout their careers

Note: the Finance major makes use of some core and elective courses in the Business Administration major, and of taking up to 3 accounting courses among its elective options. At this time most of our Finance majors are double majors with either Accounting or business Administration, both of which require Strategic management. In this strategy course, students take the MFT, the BLA and engage in a business simulation. This allows us to use two of the objective tools and one competitive simulation for assessment in our Finance major.

Program Intended Learning Outcomes (PILO)	Means of Program Assessment & Criteria for Success	Summary of Data Collected	Use of Results																				
<p>1) Students will be able to integrate course-specific skills and knowledge with the program-wide values of stewardship and integrity.</p>	<p>The Embedded Ethics Case (EEC) is given in the BUS 330 course, and through it students examine the following faith integration dimensions: 1. Thesis, focusing on ethical issues identification, 2. Analysis focusing on evidence of Christian understanding, 3. Conclusion explaining Christian wisdom, and 4. The overall score. The Overall score on the EEC is used to assess this outcome, as the ethical issues of the case are in the context of a business problem. (The maximum possible total score is 9 points.) We expect to see students score at least a 5.0 or higher on the Overall assessment. A 2nd assignment focusing on the ability to integrate faith-based concepts with business was added this year.</p>	<p>Two administrations of the EEC have occurred in this assessment cycle involving 14 Finance majors. Finance majors have been identified over the last 5 academic years. The no. following the semester is the no. of students majoring in Finance. The total average Overall Finance majors' score on the EEC this year was actually 5.08. This chart combines the case analysis with a second assignment, providing the year's average at 6.21. With the highest possible score of 9.0, then 5.0 would indicate satisfaction.) The overall performance of finance majors in 2019-2020 scored above the benchmark. Note: on case analysis alone the score of 5.08 is positioned between the last 2 years averages of 4.75 and 5.63.</p> <div data-bbox="751 889 1381 1409" style="text-align: center;"> <table border="1" style="margin-left: auto; margin-right: auto;"> <caption>Finance Majors Faith Integration Overall Score</caption> <thead> <tr> <th>Semester/Group</th> <th>Score</th> </tr> </thead> <tbody> <tr> <td>F 2016 3</td> <td>7</td> </tr> <tr> <td>Finance F 2016-4 stu</td> <td>1</td> </tr> <tr> <td>Finance F 2017-4 stu</td> <td>4.5</td> </tr> <tr> <td>Overall F 2017-18 stu</td> <td>4.83</td> </tr> <tr> <td>Overall S 2018-16 stu</td> <td>5.38</td> </tr> <tr> <td>FIN F 2018-8 stu</td> <td>5.5</td> </tr> <tr> <td>FIN S 2019-4 stu</td> <td>4</td> </tr> <tr> <td>Fin F 2019 - 10 stu</td> <td>6.17</td> </tr> <tr> <td>Finance S 2020 - 4 stu</td> <td>6.25</td> </tr> </tbody> </table> </div>	Semester/Group	Score	F 2016 3	7	Finance F 2016-4 stu	1	Finance F 2017-4 stu	4.5	Overall F 2017-18 stu	4.83	Overall S 2018-16 stu	5.38	FIN F 2018-8 stu	5.5	FIN S 2019-4 stu	4	Fin F 2019 - 10 stu	6.17	Finance S 2020 - 4 stu	6.25	<p>Last year the plan was to move to a new assessment tool in a different class for faith integration, but the implementation was not entirely successful. So, the decision was made to focus faith integration on two assignments in BUS 330 Case analysis and an essay on faith in business and in the spring, students interviewed business professionals at a University-sponsored speaking event.</p> <p>This coming year, BUS 330 is introducing an interview with a business professional about the importance of ethics in their business experience. The student will then report on that interview and discuss lessons comparing theory and practice. That interview, will focus on the role of values that shape the interviewee's sense of ethics in business and be woven into the overall score for faith integration in this major.</p>
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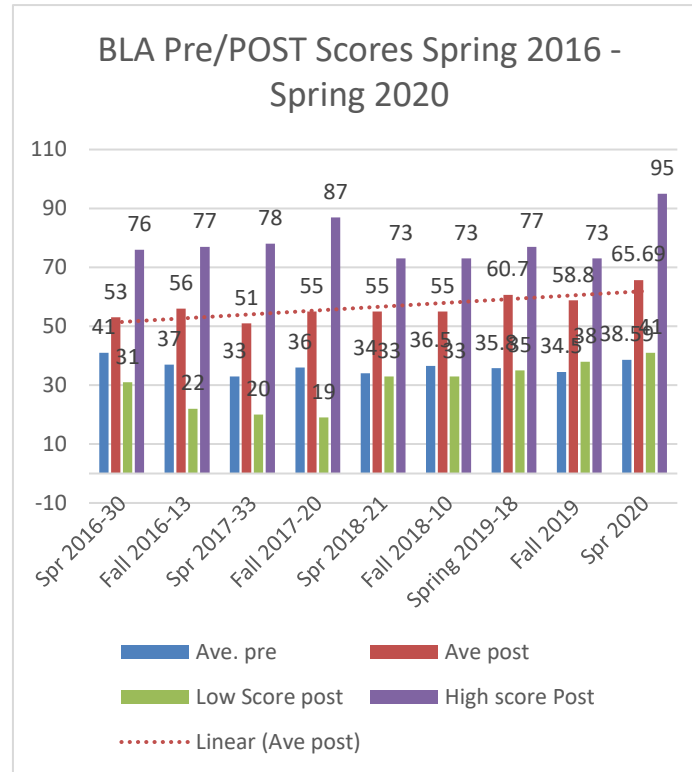
<p>2) Students will be able to demonstrate knowledge of current business practice and theory.</p> <p>2a) Finance majors will help to raise the overall class performance in the area of finance to a level of 45%.</p>	<p>In assessing this Learning Objective, we use the a) Major Fields Test (MFT), the b) Business Learning Assessment UG Test, (BLA), the c) Embedded Ethics Case (EEC), and from the NSSE report, we use both d) Student reporting on higher order learning, and e) student reporting on applying numerical analysis onto real world problems.</p> <p>2a) MFT: The MFT is included as a course requirement in the BUS 453 course (the Capstone course in Finance.) At the current time, most finance majors are double majors with Business Administration or Accounting. The Dept. of Business faculty reviews the MFT results and recommends areas for attention. Historically, the recommendation for attention was based on average assessment indicator scores outside of the interquartile range and/or institutional means outside of the interquartile range. (The MFT consists of 120 multiple-choice questions and is a proctored test that is closed-book. It lasts 2 hours.) The test also provides student and institutional averages across the functional areas.</p>	<p>The scores for the last 10 semesters are trending in a slightly positive direction. We use a low benchmark of 25 to indicate a concern to review our programs. Since the Spring of 2016, we have had 2 semesters where the Finance scores fell below 40%. In Spring 2019 we had adjuncts teach 2 of the core courses in finance, which may have impacted some seniors' performances. The average score for the year is 43%.</p> <div data-bbox="751 548 1381 1331"> <table border="1"> <caption>MFT Scores in Finance F 2019 to S 2020</caption> <thead> <tr> <th>Semester</th> <th>Score</th> </tr> </thead> <tbody> <tr> <td>Fall 2015 - 14 stu</td> <td>16</td> </tr> <tr> <td>Spring 2016 - 31 stu</td> <td>49</td> </tr> <tr> <td>Fall 2016 - 31 stu</td> <td>49</td> </tr> <tr> <td>Spring 2017 - 32 stu</td> <td>44</td> </tr> <tr> <td>Fall 2017 - 19 stu</td> <td>40</td> </tr> <tr> <td>Spring 2018 - 22 stu</td> <td>40</td> </tr> <tr> <td>Fall 2018 - 10 stu</td> <td>42</td> </tr> <tr> <td>Spring 2019 - 19 stu</td> <td>37</td> </tr> <tr> <td>Fall 2019 - 25 stu</td> <td>39</td> </tr> <tr> <td>Spring 2020 - 28 stu</td> <td>47</td> </tr> </tbody> </table> </div>	Semester	Score	Fall 2015 - 14 stu	16	Spring 2016 - 31 stu	49	Fall 2016 - 31 stu	49	Spring 2017 - 32 stu	44	Fall 2017 - 19 stu	40	Spring 2018 - 22 stu	40	Fall 2018 - 10 stu	42	Spring 2019 - 19 stu	37	Fall 2019 - 25 stu	39	Spring 2020 - 28 stu	47	<p>We are aware that we have not achieved our benchmark of raising the class average in Finance on the MFT to 45% since Fall 2016, although the Spring 2020 class is a sign of strength.</p> <p>We will review various assignments with thought to improving students' memories of general financial matters and to raise students' skills in analyzing financial status and solving financial problems. At the same time, we wish to continue challenging students with topics that speak to the depth and breadth of important content germane to the various courses in finance, which the MFT is not equipped to assess.</p> <p>We also note that we are transitioning to a new full-time professor who will focus on finance. We are hoping to enhance the area of finance over the next 2 years, to enhance learning and appreciation of finance. The Pendle Hill Pledge will encourage finance majors to be more involved in the student chapter of the IMA and in internship opportunities. The Pledge will not be required of seniors in the next year, but many may take advantage of the new opportunities.</p>
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2.b **BLA:** The BLA Test is an online test comparable to the MFT; however, this test is created by the Department of Business faculty, based on what we teach. This test is administered as a pre-test in ECON 202 and as a post-test in BUS 453.

2b) Students will successfully complete the BLA with an average score of 50% (score of 55) or higher.

In this 2019 – 2020 academic year, the mean score of the pre-test was 35.51. The mean score for this year’s post- test was 62.25. The score indicates statistically significant improvement, with noted increases over last year’s low and high mean scores: 35 and 77, respectively. We note, also that the high score this year was the best we have seen, since the BLA began, scoring 95/110. The overall trend continues to rise moving from 59 to **84** as the yearly mean on the Post test scores.

This is the first year we met our benchmark of an average for the year score of 55, ours was 62.25, we also scored a 25.7 average difference between the Pre and Post test scores for the year. We also met our benchmark of the highest score being above 80. This year we had 1 score above 80.



The faculty revised questions, in 2018 in four areas.

Note: our Marketing Professor resigned in the Summer of 2017. So, we have not yet hired a marketing professor, so revisions on marketing questions were not addressed this year. We suspended our search again, this past year.

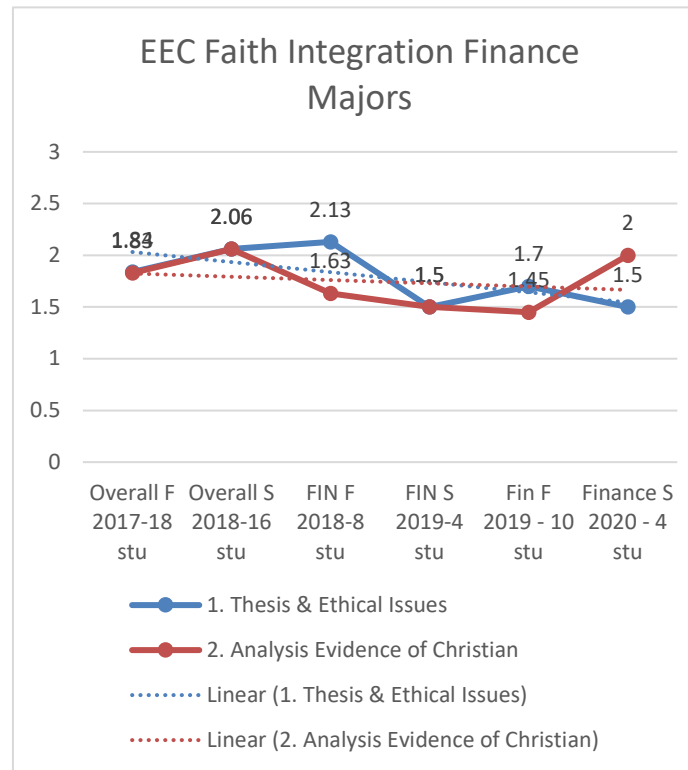
We are hopeful that these results on the BLA can be repeated.

During this next year, as we introduce new opportunities for experiential learning following on the Pendle Hill Pledge initiative we hope that the value of theoretical lessons will be supported in the experiential learning opportunities that students find. We will be working in the next few years to connect the two, in preparing our students to be prepared for their future careers.

2c) EEC: The first and second areas of the EEC are also applicable here. The thesis area is useful for identifying ethical issues related to business problems. The analysis, showing Christian understanding requires the student to apply ethical thinking to an area of business.

2c) Students will average a score of 2.0 in both areas of Identifying ethical issues and analyzing problems with concepts, ideas and/or themes from the Christian faith.

The case requires students to formulate an ethical dilemma being faced by the moral agent in a case. 14 Students majoring in Finance this academic year failed on average to meet the benchmark for these 2 categories. The average for Formulating an ethical dilemma in the context of a business problem was 1.6. The average for demonstrating an understanding of Christian concepts and values was 1.73. The trend for both measures has been sloping downwards for 3 consecutive semesters.



Malone University is working on an overall plan to improve the integration of Christian faith with all areas of the General Education curriculum. We hope that this bears fruit in the next year.

We are working on improving the students' ability to bring value judgments to their analysis of business problems. This year, the Bus 330 class will emphasize a means-focused approach to problem-solving. We are also introducing a new assignment where students interview business professionals on the professional's sense of importance that ethics has to the practice of business.

<p>3) Students will be able to identify and address major issues presented by a business problem.</p> <p>This area is assessed by the following instruments.</p> <p>3a) The MFT 3b) The BLA 3c) The EEC: Thesis, Understanding and Conclusion 3d) GLO-Bus simulation 3e) Student responses on a) Higher Order Learning and b) Combining ideas from different courses when completing assignments.</p>	<p>3a) MFT and 3 b) BLA tests illustrate evidence of knowledge that students retain and applied through these respective multiple choice tests. See point 2.</p> <p>The Department of Business also weaves problem solving skills into each of its classes, along with ethics problems to discuss in order to bolster students' analytic skills integrated by ethical value judgments.</p> <p>3c) EEC is a written essay on problems complicated by ethical concerns, and students are evaluated as to how they approach the case, analyze the case, defend their conclusions, and appreciate the wisdom of their critique. We use these 3 points of the EEC to assess this learning objective.</p> <p>Students will achieve and average of 2.0 on a 3.0 scale for each of the 3 points of assessment.</p>	<p>The EEC, MFT, and BLA results discussed in items #1 and 2 above are applicable to this area.</p> <p>In the EEC, we find a relative strength in identifying ethical issues related to the business problems. We are seeing improvement in explaining the desired results in terms associated with the Christian faith and its values.</p> <p>This academic year, with 14 students majoring in finance, we see students only reaching the benchmark of 2.0 in the area of identifying ethical issues, in the Spring (OL) semester. The Conclusion where students explain the wisdom of their resolution averaged at 1.4.</p> <div data-bbox="741 613 1434 1344" data-label="Figure"> <table border="1"> <caption>EEC Faith Integration Finance Majors</caption> <thead> <tr> <th>Year</th> <th>1. Thesis & Ethical Issues</th> <th>2. Analysis Evidence of Christian</th> <th>3. Conclusion Explaining Christian Wisdom</th> </tr> </thead> <tbody> <tr> <td>Overall F 2017-18 stu</td> <td>1.90</td> <td>1.90</td> <td>1.90</td> </tr> <tr> <td>Overall S 2018-16 stu</td> <td>2.06</td> <td>1.88</td> <td>1.88</td> </tr> <tr> <td>FIN F 2018-8 stu</td> <td>2.13</td> <td>1.88</td> <td>1.63</td> </tr> <tr> <td>FIN S 2019-4 stu</td> <td>1.5</td> <td>1.5</td> <td>1.5</td> </tr> <tr> <td>Fin F 2019 - 10 stu</td> <td>1.7</td> <td>1.45</td> <td>1.32</td> </tr> <tr> <td>Finance S 2020 - 4 stu</td> <td>2</td> <td>1.5</td> <td>1.5</td> </tr> </tbody> </table> </div>	Year	1. Thesis & Ethical Issues	2. Analysis Evidence of Christian	3. Conclusion Explaining Christian Wisdom	Overall F 2017-18 stu	1.90	1.90	1.90	Overall S 2018-16 stu	2.06	1.88	1.88	FIN F 2018-8 stu	2.13	1.88	1.63	FIN S 2019-4 stu	1.5	1.5	1.5	Fin F 2019 - 10 stu	1.7	1.45	1.32	Finance S 2020 - 4 stu	2	1.5	1.5	<p>3c) EEC: General Education at MU is taking efforts to increase the focus on Christian faith integration, which should support the type of values and value-led scholarship we favor at Malone University. Next year should be the first year we begin to see fruits of that change in General Education.</p> <p>Along with that change, each professor in business offers an ethics assignment in every class. The intention is to encourage students to develop a habit of thinking about our School's 2 principal Christian values: Integrity and Stewardship.</p> <p>We will continue to use exercises to prepare students for case analysis skills.</p> <p>This next year, the Bus 330 class will emphasize a means-focused approach to problem-solving. We will continue to use case analysis for this area of assessment. The new interview assignment may also support these the learning objectives.</p>
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3d) Glo-Bus Simulation: The Global Business Simulation provides a competitive challenge of positioning an imaginary company against others in a national simulation of competing businesses. This simulation is administered throughout the BUS 453 Business Strategic Management course.

The competition begins with year 6 and continues through year 15. We participate in 9 weeks of the simulation from year 6 through 14.

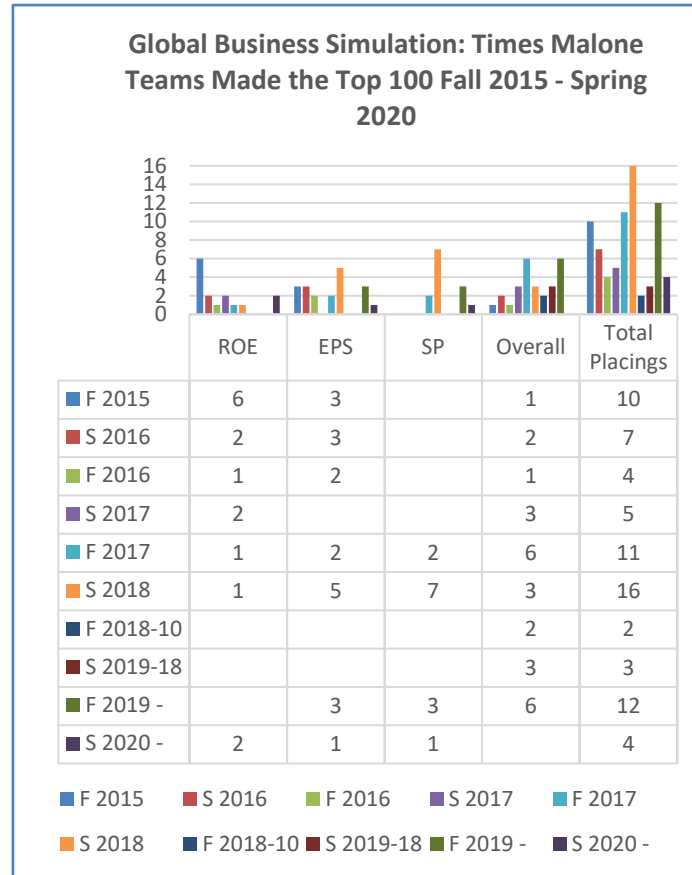
The students are judged on four categories:
ROE = Return on Equity;
EPS = Earnings per Share,
SP = Stock Price, and
Overall performance.

The Glo-Bus Simulation provides our students with an applied approach to studying strategy. The simulation provides supplementary support to our students' ability to identify and address business problems.

Our classes are divided into teams. We usually field 3 to 7 teams each semester.

We assess their strengths by how often teams place in the top 100 during the 9 weeks in which they are engaged in the simulation.

In this academic year teams placed in Overall category 6 times. We achieved our new benchmark of placing in the top 100, a minimum of 5 times, for the year. We are continuing to use the Glo-Bus simulation for a while.



We note that this year, our students' strongest category remains in the overall category, but that we had students place at least once in each of the 4 categories. End year student reports in their summary reports that they try to balance good treatment of employees with an enduring and sustainable strategy

This is the first year that the simulation was offered in an online only delivery of BUS 453, in Spring 2020 (planned, not a Covid-19 response). We are pleased to see 4 placements in the top 100 placings.

The plan to institute a Student Managed investment Fund club is on hold, but not abandoned. The Pendle Hill Pledge may lead to new opportunities for our students.

We will continue to work at how to shape and then integrate ethics and the Christian faith in this simulation. We note that this simulation promotes a sense of competition for placement, and it introduces competitive changes each week. We will work to evaluate the ethics assignment in this course to see if it is successful at bringing forth the reflections on strategy not just at the conclusion of the simulation but also at the beginning for the strategy to be used. We also will consider if students who are trying to integrate ethics into the simulation are hampered or hurt in the competition.

<p>3e) Student responses on a) Higher Order Learning and b) Combining ideas from different courses when completing assignments.</p>	<p>3e) Student Survey Responses of The 2018 NSSE are used to assess this area. 3.5 The Means of Assessment is by comparing MU's Freshman experience of using Higher Order Learning to that of Seniors, with a desired increase of 10 points higher.</p> <p>Secondly, We would hope to compare seniors in The 2014 NSSE Survey Data to seniors in The 2018 NSSE Survey Data on how well Students 2a. combine theories and knowledge from different courses (both business and general education) in analyzing business problems. The difference should be greater than 10% points.</p>	<p>The next administration of the NSSE survey will be in 2021. So, our information about these categories remains unchanged.</p> <p>2018 SY score on HOL is 38.6 and FY score is 39.4, with a difference of -0.8.</p> <p>The next administration of the NSSE survey will be in 2021. So, our information about these categories remains unchanged.</p> <p>SY score on 2a in 2018 is 72% and SY score in 2014 is 72%, no difference.</p>	<p>Students perceive themselves as being weaker in Higher Order Learning than when they entered Malone University. In order to address this, we will spend more time helping students to appreciate virtues of theory and the competing theories in various business areas.</p> <p>Students' perceptions on their Higher Order Learning has not improved between 2014 and 2018. We will endeavor to challenge students both to appreciate theory and to see how applications of different theories shapes societies.</p>
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<p>4) Students will be able to identify and resolve ethical dilemmas, while taking into consideration the impact on God's world.</p>	<p>The 4a) EEC and 4b) student reporting on Reflective and Integrative Learning are used to assess this area, primarily (see item #1 above for the description).</p> <p>4a) EEC: Students are evaluated by how insightful their respective theses are, by how well the case is analyzed using concepts from business areas, ethics, and the Christian faith, and how detailed their conclusion is with regards to the Christian wisdom and the rightness of their resolution.</p> <p>Students will achieve an average score of 2.0 in each point of assessment.</p> <p>In addition to this, every course requires an ethics assignment. Because each professor is free to evaluate this assignment according to their own judgment, our focus is on building a habit of looking at the ethical issues inherent to the business questions asked.</p>	<p>The EEC assesses 3 categories: identification of ethical issues, evidence of Christian understanding, and explaining Christian wisdom. Using 2.0 as a desirable score out of 3, in each component area in order to meet the objectives, the overall performance showed good improvement.</p> <p>Analysis of these lines are available above. For this learning objective, we compare the conclusion in which the student explains Christian wisdom with the overall analysis of the business ethics case. For the Christian wisdom, we see scores of 1.32 and 1.5, as compared to overall averages of 4.9 and 5.25. We see correspondence between these scores. This indicates that the analysis of the case was not any stronger on the business side than it was on the faith integration ethics analysis focus on the case.</p> <div data-bbox="741 618 1430 1377"> <p style="text-align: center;">EEC Finance Majors Fall 2017 to Spring 2020</p> <table border="1"> <thead> <tr> <th>Year</th> <th>1. Thesis & Ethical Issues</th> <th>2. Analysis Evidence of Christian</th> <th>3. Conclusion Explaining Christian Wisdom</th> <th>4. Overall Score</th> </tr> </thead> <tbody> <tr> <td>Overall F 2017-18 stu</td> <td>1.79</td> <td>1.88</td> <td>1.88</td> <td>4.83</td> </tr> <tr> <td>Overall S 2018-16 stu</td> <td>1.88</td> <td>1.88</td> <td>1.88</td> <td>5.38</td> </tr> <tr> <td>FIN F 2018-8 stu</td> <td>1.88</td> <td>1.88</td> <td>1.88</td> <td>5.5</td> </tr> <tr> <td>FIN S 2019-4 stu</td> <td>1.5</td> <td>1.5</td> <td>1.5</td> <td>4</td> </tr> <tr> <td>Fin F 2019 - 10 stu</td> <td>1.32</td> <td>1.32</td> <td>1.32</td> <td>4.9</td> </tr> <tr> <td>Finance S 2020 - 4 stu</td> <td>1.5</td> <td>1.5</td> <td>1.5</td> <td>5.25</td> </tr> </tbody> </table> </div>	Year	1. Thesis & Ethical Issues	2. Analysis Evidence of Christian	3. Conclusion Explaining Christian Wisdom	4. Overall Score	Overall F 2017-18 stu	1.79	1.88	1.88	4.83	Overall S 2018-16 stu	1.88	1.88	1.88	5.38	FIN F 2018-8 stu	1.88	1.88	1.88	5.5	FIN S 2019-4 stu	1.5	1.5	1.5	4	Fin F 2019 - 10 stu	1.32	1.32	1.32	4.9	Finance S 2020 - 4 stu	1.5	1.5	1.5	5.25	<p>As the University is working on improving Faith integration in all areas of General education, and this should help in students integrate the Christian faith in other areas. The ethics course delves into more discussions, while case analysis will continue to be required in the course, we will also be introducing an assignment to interview a business professional about their sense of the importance of ethics to business, in order to get an experienced perspective. The student will then report on that interview and discuss lessons comparing theory and practice. That interview, will focus on the role of ethical financial practice as it contributes to the church, community, and beyond, throughout a person's career. This will be added to the assessment in this area.</p>
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<p>4b) Student responses on Reflective and Integrative Learning and analyze an idea, experience, or line of reasoning in depth by examining its parts.</p>	<p>Student Survey Responses of The 2018 NSSE are used to assess this area. 4.2 The Means of Assessment is by comparing MU's Senior experience of using Reflective and Integrative Learning to that of Seniors in the CCCU, with a desired increase of 2 points higher.</p> <p>Secondly, We would hope to compare seniors in The 2014 NSSE Survey Data to seniors in The 2018 NSSE Survey Data on how well Students 4c. analyze an idea, experience, or line of reasoning in depth by examining its parts. The difference should be greater than 10% points.</p>	<p>The next administration of the NSSE survey will be in 2021. So, our information about these categories remains unchanged.</p> <p>2018 SY mean score on RIL is 39.9 and that of CCCU is 39, a difference of 0.9.</p> <p>The next administration of the NSSE survey will be in 2021. So, our information about these categories remains unchanged.</p> <p>2018 SY score on 4c is 71% and 2014 SY score on 4c is 81%, a drop of about 10%.</p>	<p>We did not hit our benchmark, which might have been too ambitious. We will lower our benchmark to 2 points higher for the next report. In order to help us achieve our benchmark, we will encourage professors to offer essay type homework and discussions so that they feel more challenged in their thinking.</p> <p>In failing to meet our benchmark, we see a need to increase our students' powers of analysis. Changes in assignments will dovetail with both qualitative and quantitative reasoning assignments.</p>
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