

Directorate of Higher Education Reviews

Programmes-within-College Reviews Report

Bachelor of Business in Banking and Finance Faculty of Business and Financial Sciences Royal University for Women Kingdom of Bahrain

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Acronyms

BB-BF	Bachelor of Business in Banking and Finance
BB-HR	Bachelor of Business in Human Resources
BB-IB	Bachelor of Business in International Business
DHR	Directorate of Higher Education Reviews
GPA	Grade Point Average
HEC	Higher Education Council of the Ministry of Education, Kingdom of Bahrain
HoD	Head of Department
ILO	Intended Learning Outcome
MIS	Management Information Systems
MoU	Memoranda of Understanding
NQF	National Qualification Framework
QQA	National Authority for Qualifications & Quality Assurance of Education & Training
RUW	The Royal University for Women
SER	Self-Evaluation Report
QAAU	Quality Assurance & Accreditation Unit

1. The Programmes-within-College Reviews Process

1.1 The Programmes-within-College Reviews Framework

To meet the need to have a robust external quality assurance system in the Kingdom of Bahrain, the Directorate of Higher Education Reviews (DHR) of the National Authority for Qualifications & Quality Assurance of Education & Training (QQA) has developed and is implementing two external quality review processes, namely: Institutional Reviews and Programmes-within-College Reviews which together will give confidence in Bahrain's higher education system nationally, regionally and internationally.

Programmes-within-College Reviews have three main objectives:

- to provide decision-makers (in the higher education institutions, the QQA, the Higher Education Council (HEC), students and their families, prospective employers of graduates and other stakeholders) with evidence-based judgements on the quality of learning programmes
- to support the development of internal quality assurance processes with information on emerging good practices and challenges, evaluative comments and continuing improvement
- to enhance the reputation of Bahrain's higher education regionally and internationally.

The *four* indicators that are used to measure whether or not a programme meets international standards are as follows:

Indicator 1: The Learning Programme

The programme demonstrates fitness for purpose in terms of mission, relevance, curriculum, pedagogy, intended learning outcomes and assessment.

Indicator 2: Efficiency of the Programme

The programme is efficient in terms of the admitted students, the use of available resources - staffing, infrastructure and student support.

Indicator 3: Academic Standards of the Graduates

The graduates of the programme meet academic standards compatible with equivalent programmes in Bahrain, regionally and internationally.

Indicator 4: Effectiveness of Quality Management and Assurance

The arrangements in place for managing the programme, including quality assurance, give confidence in the programme.

The Review Panel (hereinafter referred to as 'the Panel') states in the Review Report whether the programme satisfies each Indicator. If the programme satisfies all four Indicators, the concluding statement will say that there is 'confidence' in the programme.

If two or three Indicators are satisfied, including Indicator 1, the programme will receive a 'limited confidence' judgement. If one or no Indicator is satisfied, or Indicator 1 is not satisfied, the judgement will be 'no confidence', as shown in Table 1 below.

Table 1: Criteria for Judgements

Criteria	Judgement
All four Indicators satisfied	Confidence
Two or three Indicators satisfied, including Indicator 1	Limited Confidence
One or no Indicator satisfied	No Confidence
All cases where Indicator 1 is not satisfied	

1.2 The Programmes-within-College Reviews Process at the Royal University for Women

A Programmes-within-College review of the Faculty of Business and Financial Sciences was conducted by the DHR of the QQA in terms of its mandate to review the quality of higher education in Bahrain. The site visit took place on 11-13 May 2014 for the academic programmes offered by the Faculty, these are: Bachelor of Business in Banking and Finance (BB-BF); Bachelor of Business in Human Resources (BB-HR); and Bachelor of Business in International Business (BB-IB).

This Report provides an account of the review process and the findings of the Panel for the Bachelor of Business in Banking and Finance (BB-BF) based on the Self-Evaluation Report (SER) and appendices submitted by the Royal University for Women (RUW), the supplementary documentation made available during the site visit, as well as interviews and observations made during the review site visit.

RUW was notified by the DHR/QQA on 24 October 2013 that it would be subject to a Programmes-within-College review of its Faculty of Business and Financial Sciences with the site visit taking place on 11-13 May 2014. In preparation for the review, RUW conducted its college self-evaluation of all its programmes and submitted the SERs with appendices on the agreed date on 10 March 2014.

The DHR constituted a panel consisting of experts in the academic field of Business, Banking and Finance and in higher education who have experience of external programme quality reviews. The Panel comprised four external reviewers.

This Report records the evidence-based conclusions reached by the Panel based on:

- (i) analysis of the Self-Evaluation Report and supporting materials submitted by the institution prior to the external peer-review visit
- (ii) analysis derived from discussions with various stakeholders (faculty members, students, graduates and employers)
- (iii) analysis based on additional documentation requested and presented to the Panel during the site visit.

It is expected that RUW will use the findings presented in this Report to strengthen its BB-BF programme. The DHR recognizes that quality assurance is the responsibility of the higher education institution itself. Hence it is the right of the RUW to decide how it will address the recommendations contained in the Review Report. Nevertheless, three months after the publication of this Report, RUW is required to submit to the DHR an improvement plan in response to the recommendations.

The DHR would like to extend its thanks to RUW for the co-operative manner in which it has participated in the Programmes-within-College review process. It also wishes to express its appreciation for the open discussions held in the course of the review and the professional conduct of the staff and faculty members of the BB-BF.

1.3 Overview of the Faculty of Business and Financial Sciences

RUW was established in 2002 as the first private, purpose-built, university in the Kingdom of Bahrain dedicated solely to women education. The Faculty of Business and Financial Sciences of the RUW started student enrolment in October 2005 and graduated its first cohort in 2009. The initial degree programmes were designed in collaboration with McGill University in Canada and Middlesex University in the UK. More recently, Memoranda of Understanding (MoU) were signed with West Virginia University, USA,

and La Rochelle Business School (Ecole Superieure de Commerce de La Rochelle), La Rochelle, France.

The primary objective of the Faculty of Business and Financial Studies is to prepare students for effective professional and managerial careers in the business world. This preparation includes developing a capacity for critical thinking, for integrating knowledge across different disciplines, and for utilising current theory in approaching practical business problems. Students are expected to become comfortable with taking risks, to work as part of a team, and to develop the necessary skills to lead others.

The Faculty of Business and Financial Sciences currently offers three undergraduate degree programmes:

- Bachelor of Business in Banking and Finance (BB-BF)
- Bachelor of Business in International Business (BB-IB)
- Bachelor of Business in Human Resources (BB-HR)

1.4 Overview of the Bachelor of Business in Banking and Finance

The Bachelor of Business in Banking and Finance (BB-BF) degree is one of the three programmes offered by the Faculty of Business and Financial Sciences. The first intake commenced their studies in October 2005. At the time of the submission of the SER (first semester of the academic year 2013-2014) there were 153 students enrolled in the programme; 105 Bahrainis and 46 hold GCC nationalities and the rest from other nationalities. In addition to the administration services provided at a university level, the programme is supported by two administrative staff members and 14 teaching staff members, 12 of whom are employed on full-time bases. Teaching staff members are all PhD holders with one Professor, six Associate Professors and seven Assistant Professors. The staff members also participate in the teaching and supporting the other two programmes (BB-IB and BB-HR) offered by the Faculty.

The BB-BF degree is a four-year programme. Courses offered during the first two years, which are common to the three Bachelor programmes offered by the Faculty, are aimed at introducing students to all disciplines of Business Administration while the curriculum during the third and fourth years focuses more on the Banking and Finance aspects. The curriculum is complemented with seven Liberal Arts courses that provide students the opportunity to acquire broader knowledge on various disciplines, including history.

1.5 Summary of Review Judgements

Table 2: Summary of Review Judgements for the Bachelor of Business in Banking and Finance

Indicator	Judgement
1: The Learning Programme	Satisfies
2: Efficiency of the Programme	Satisfies
3: Academic Standards of the Graduates	Satisfies
4: Effectiveness of Quality Management and Assurance	Satisfies
Overall Judgement	Confidence

2. Indicator 1: The Learning Programme

The programme demonstrates fitness for purpose in terms of mission, relevance, curriculum, pedagogy, intended learning outcomes and assessment.

- 2.1 There is clear statements of mission, goals and objectives at the university level which the programme academic framework is aligned with. The programme aims and objectives reflect the university's broad purpose of graduating female students with 'the essential skills needed to lead a productive and personal life, and the Faculty of Business and Financial Studies' primary objective of preparing students for effective professional and managerial careers in the business world. The Panel appreciates that the programme aims reflect the university's vision and mission of delivering graduates with leadership abilities and critical thinking and the Faculty's primary objective.
- 2.2 The BB-BF degree is organised as a four-year programme. The programme uses the Grade Point Average (GPA) system of the USA which drives the students' learning activities and time-based progress necessary to achieve the objectives and learning outcomes of the programme. With effect from the academic year 2013-2014, the number of credit hours was increased from 120 to 132. The Panel notes that this change ensures that the BB-BF programme meets international norms and standards. It is of the view that the curriculum matches the curricula of programmes in other international universities. The programme includes 21 credits accruing from seven required Liberal Arts courses. The BB-BF curriculum and its modules are structured in such a way that students progress from a basic to an advanced level within the discipline. Students are provided with a modern theoretical framework as well as a variety of analytical tools and techniques that enable them to manage a variety of functions in the world of banking and finance. There is a logical and coherent progression of courses across years. The balance between theory and practice is achieved through the use of the Internship course (BUS 399) and courses such as Money and Banking (BUS 360), and assessment methods such as the use of case studies analysis, as seen in the syllabi of various courses. The Panel appreciates the logical and coherent progression of courses across years and the balance between theory and practice.
- 2.3 The BB-BF degree is one of three programmes offered by the Faculty of Business and Financial Sciences. Courses offered during the first two years, which are common to the three Bachelor programmes, are aimed at introducing students to all disciplines of Business Administration such as Marketing, Accounting, Finance, and Management. In addition, during the first two years, courses in Economics, Mathematics, Statistics, and Management Information Systems provide students with the tools to enrol in high level

courses during the third and fourth years. During the third and fourth year of the programme students attend specialized courses that focus more on the Banking and Finance aspects. The specialisation in Banking and Finance is obtained through a series of focused courses such as Management Accounting, Commercial Law, Corporate Finance, Capital Markets and Institutions, Money and Banking, Senior Business Project, International Trade and Finance, Commercial Bank Management, Derivatives and Risk Management, Islamic Financial Institutions, Investment and Portfolio Management, and Advanced Commercial Bank Management. The six electives, of which students must select two, offer a suitable range of knowledge skills appropriate for a BB-BF. Although the content of the courses, as reflected in the material to be covered, is satisfactory, there are some courses, for example, Statistics 1 (BUS 211), Statistics II (BUS 212), Operations Management (BUS 325) and Investment and Portfolio Management (BUS 411) in which the content needs further development and enhancement to meet all course Intended Learning Outcomes (ILOs) and to be suitable for the course duration and level. The Panel recommends that the course materials of these courses be revised and strengthened to match the stated ILOs. Furthermore, the Panel recommends that statistical analysis tools such as Excel, Minitab, Stata, SPSS, or other software packages that the Faculty considers are suitable, should be incorporated to a greater extent in appropriate courses, in order to provide students with tools to analyse data for decision making, an integral aspect of the field of Banking and Finance.

- 2.4 The programme adopts an outcome-based approach where a set of programme ILOs are defined and used to provide a framework for the developing of the curriculum, teaching methods and assessment tools used. The Panel notes that the ILOs are written clearly and link closely with the programme's objectives that are aimed at delivering suitable graduates to the market. The Panel appreciates that the programme ILOs provide a suitable balance between theory and practice, and between knowledge and skills and are appropriate for the programme level.
- 2.5 Courses ILOs are documented in the course specifications and have been mapped to the programme ILOs using a curriculum skills map, which is a matrix used to illustrate the alignment of the course ILOs to the programme ILOs. The Panel notes the institution's effort to map the course ILOs to the level descriptors used for the pilot phase of the establishment of the National Qualification Framework (NQF). The Panel appreciates the programme outcome-based approach and the alignment between the programme ILOs and the course ILOs.
- 2.6 The inclusion of the Internship course (BUS 399) in the curriculum adds value to the programme, since it assists in the achievement of the programme ILOs through the

linkage of theory and practice and enhancing the graduate attributes in joining the labour force. However, since the Internship course is an elective, the Panel considers that students who do not take this course may have a more limited view of the programme ILO 'Identify and evaluate the role and operations of financial markets and institutions' than those who do. The Panel encourages the Institution to investigate the possibility of including the internship course as a core requirement. In addition, the Panel learned from students and stakeholders that the time interns spend at the work location lacks adequate continuity due to their need to attend classes on campus during this period. This detracts from the overall effectiveness of the Internship course. The Panel recommends that RUW addresses this situation by improving the current provision of work-based learning, including the time frame, in order to improve the experience of all stakeholders.

- 2.7 A wide range of teaching and learning methods are adopted to deliver the curriculum, which include lectures, e-learning, seminars, group discussions, examinations, quizzes, case study analysis and independent study. The programme and course specifications indicate the type of teaching methods used to deliver the different programme and course ILOs. Interviewed students stated their satisfaction with the range of teaching methods used. This was verified through the examination of course files and interviews with faculty members. The Panel appreciates that the teaching and learning methodologies enable students to achieve the course ILOs and are in line with international good practices.
- 2.8 There is an assessment policy that delineates the purpose, principles and process of assessment, as well as the criteria employed, and details related to marking and moderation. Assessments methods used include formative and summative assessments and are clearly stated in the course specifications where assessment details are tabulated indicating the type of assessment, the ILO assessed, due date, assessment weight and criteria for evaluation. Course specifications are uploaded on the PowerCampus-SelfService which is accessible by both students and staff. Student Handbook also contains a section on assessment policy and procedure. Students are provided with feedback and opportunities to review their examination paper and appeal their results. This was confirmed through discussions with faculty members and students during site visit interviews. The policy also covers plagiarism and students are requested to submit their assignments *via* Turnitin. The Panel appreciates that there is a clear assessment policy that is communicated to students and facilitates the alignment to course ILOs.
- 2.9 In coming to its conclusion regarding The Learning Programme, the Panel notes, *with appreciation*, the following:

- The programme reflects the university's vision and mission of delivering graduates with leadership abilities and critical thinking and the Faculty of Business and Financial Studies' primary objective of preparing students for effective professional and managerial careers in the business world.
- There is a logical and coherent progression of courses across years and a balance between theory and practice.
- There is a set of specific programme Intended Learning Outcomes (ILOs) that are closely linked to the programme aims, provide a suitable balance between theory and practice and between knowledge and skills, and are aligned with individual course ILOs.
- The teaching and learning methodologies enable students to achieve the course ILOs and are in line with international good practices.
- There is a clear assessment policy that is communicated to students and facilitates the alignment to course ILOs.

2.10 In terms of improvement the Panel **recommends** that the Faculty should:

- revisit and strengthen the course materials of some courses in order to meet the stated ILOs, and to match the course duration and level
- incorporate statistical analysis tools to a greater extent in appropriate courses, in order to provide students with tools to analyse data for decision making
- enhance the current provision of work-based learning, including the time frame, in order to improve the experience of all stakeholders.

2.11 Judgement

On balance, the Panel concludes that the programme **satisfies** the Indicator on **The Learning Programme**.

3. Indicator 2: Efficiency of the Programme

The programme is efficient in terms of the admitted students, the use of available resources - staffing, infrastructure and student support.

- 3.1 The admission policy and procedure are stated clearly in the Student Handbook. It stipulates the different documents and steps applicants need to finalize their registration, including those required for transfer students. Online registration is available through the 'Self-Service' portal. The Panel toured the registration office and met with staff members and students, and noted with appreciation that the admission procedure is well-structured and efficiently implemented. The admission requirements are currently the minimum HEC requirements, in addition to English language competency of IELTS overall band score of 5.5 or TOFEL paper based of 513, or computer based of 183 or internet-based of 6.5 or RUW English placement test overall band score of 5.5. Applicant scoring below the requirement is placed on an English language competency programme that leads to a Diploma in English for Academic Success awarded by Edexcel, UK. The Faculty has identified a need to revise its admission policy to introduce Faculty requirements, a decision with which the Panel concurs. The Panel believes that greater importance should be placed to ensure the alignment of the admission requirements with the BB-BF degree, with greater emphasis on raising the requirement for mathematics to ensure that admitted students are prepared for the Mathematics and Banking and Finance courses they will undertake during the programme. The Panel recommends to expedite the revision of the admission requirements to ensure best alignment with the programme requirements.
- 3.2 Studying the profile of the admitted students in the last five years, the Panel notes that the average profile of the incoming student is suitable for the programme. During the site visit, the Panel came to know that students are expected to choose their specialization (BB-HR, BB-BF, or BB-IB) at the time of registration. However, if they are not sure, students are allowed to enrol as a general Business student since the first two years of the three programmes are common. Moreover, the specialization for students is often determined without interviewing the applicants. The Panel encourages the Faculty to investigate the possibility of interviewing applicants to ensure the best alignment between student expectations and criteria for entry to the programme.
- 3.3 There is a clear Faculty organizational chart indicating the line of responsibility within the Faculty that is linked to the institutional organizational structure. The Department

Council and Faculty Council meet regularly to discuss and approve relevant issues with the Head of Department (HoD) overseeing the academic standards and the quality of the programme. The HoD reports to the Dean who is responsible for the effective management of the programme. The Deans' Council, chaired by the Vice President for Academic Affairs is responsible for the academic standards on an institutional level. A suite of committees is utilised to assist in the management of specific areas. Interview sessions clearly indicated that staff members and students are aware of the line of accountability and that it is suitable for the size of the Faculty and type of programme. The Panel appreciates that there is clear line of accountability and defined responsibilities across all levels of the hierarchy.

- 3.4 The programme is delivered by 14 teaching staff members 12 of which are full-time faculty members. Teaching staff are all PhD holders with one holding the rank of a Professor, six Associate Professors and seven Assistant Professors. The staff-to-students ratio is noted as an average of 1:10 for the programme. However, since the same faculty members teach in all the three programmes offered by the Faculty, the overall staff-tostudents ratio is calculated at 1:29 which, in the view of the Panel, is appropriate. Studying the provided staff portfolio indicates that their specializations range across Accounting, Islamic Banking, Economics and Insurance subjects which are appropriate for the courses provided at undergraduate level. However, the Panel noted that in a few cases faculty members taught courses outside their specialization. It also noted the limited elective courses offered in line with the available specialized faculty members. During the site visit, the Panel was informed about the five-year recruitment plan devised by the Faculty and recommends that the RUW expedites the implementation of this plan. This will enable faculty members to focus on teaching courses of their specialization, allow the offering of additional electives, and encourage more research. The Panel notes from the interviews conducted with alumni and current students that faculty members are proactive, have an open-door policy and are always willing to discuss issues of concern to students. The Panel appreciates that faculty members are committed to their work, are attentive to student needs and create a collegial atmosphere.
- 3.5 There is are clear procedures for recruitment, appraisal, promotion, and retention of staff members. The average retention rate within the Faculty for the last six academic years is at 79% with the majority of them leaving at the end of their contract. There is an induction process in place for new faculty members and its implementation was confirmed during the site visit interviews. The Panel studied the RUW academic staff policy. It noted that there is no explicit workload policy. Moreover, from discussion with senior staff and faculty members, it noted that the workload model used focuses mainly

on the teaching load. The Panel recommends that RUW revise the workload model used and develop a workload policy that reflects teaching, research, community engagements, and other administrative duties. This will enhance the development and retention of current faculty members and attract new staff.

- 3.6 There is an efficient Management Information System (MIS) in place to support the administration process, providing appropriate reports to all levels of management for decision making purposes. For example, the Dean periodically receives reports on student enrolment and, as needed, student attendance and at-risk students. However, the Panel noted that most of the data analyses conducted are on the Faculty level as clearly evident through the SER and the submitted supporting documents. Moreover, the full potential of the MIS available is yet to be utilized. The Panel encourages the Department further utilize its MIS to its maximum capabilities for more informed decision making, such as cohort analysis per programme.
- 3.7 There are sufficient procedures in place to ensure the security of student information. Grade sheets prepared at Registrar's office are used by faculty members to record grades and an audit is carried out by the Registrar office before posting them. Graduates' transcripts are reviewed by the Dean and the Registrar to avoided discrepancies. The Registrar's office keeps both soft and hard copies of students' records. This is kept in a secured location with limited access. The Panel was satisfied with the procedures used to upload students' grades and the procedures used to correct students' grades if needed.
- 3.8 The Panel toured the facilities and noted that RUW has good facilities to support the students' learning experiences in terms of classrooms, teaching halls, study areas and laboratories. Students not resident in Bahrain are provided with on-campus accommodation, which interviewed students expressed their satisfaction with. Students are also provided with access to a gym and a swimming pool which also provides a prescheduled training sessions at minimal cost. The Panel appreciates the good facilities provided to students. The Panel visited the library and noted that whilst the library's holdings are adequate to support the courses of the programme in general, the volume and variety of books and journals, both hard copies and electronics, needs to be enhanced to support both students' and faculty members' research needs.
- 3.9 In general, the IT infrastructure available to students is adequate. However, the existing PCs in the computer laboratories are out dated and do not offer the most up-to-date software, such as statistical analysis packages, e.g., SPSS. The Panel noted that students prefer to use their own laptops rather than the desktop PCs provided as they were slow

- and not efficient. The Panel recommends that RUW further reviews its IT infrastructure (both hardware and software) to ensure its currency and efficiency.
- 3.10 There is a number of tracking mechanisms used to monitor the utilization of resources. This is primarily achieved through the PowerCampus-SelfService and the monthly usage reports produced by the library and the e-learning committee which are then used to inform some decision making.
- 3.11 Support in terms of library, computer laboratories, and e-resources, which are shared throughout the Institution, is provided to students by dedicated administrative staff members who adopt the same philosophy of being student-oriented as the faculty members do. This was evident during the informal and formal interviews conducted with students. The Panel is of the view that the type and level of support provided to the student is appropriate.
- 3.12 A Student Orientation programme is conducted at the start of each academic year where students receive the RUW Student Handbook. The newly admitted students attend additional sessions conducted by the Faculty to orient them to the faculty's specific rules and regulations. They are also provided with the Programme Handbook. The induction process was confirmed from feedback sessions with students conducted in groups and informally during the site visit. The Panel appreciates the arrangement the Institution and the Faculty provide for the orientation of new students.
- 3.13 All students are allocated to an academic advisor who follows their progress throughout their study period. At-risk students are identified *via* a report generated from the results of assessments sent for discussion between the HoD and the Dean. Advisors are also informed through the PowerCampus-Selfservise if any of their advisee is on probation. Students on probation are requested to meet formally with their advisor where a general plan is discussed and signed by the students. Interviewed students confirmed that faculty members provide high level support to guide at-risk students. The Panel appreciates the level of support and guidance provided to at-risk students by faculty members and administrative staff.
- 3.14 There is a viable environment that helps expand the learning experience of the students. This is accomplished through various means such as the informal discussions amongst students and faculty members, the availability of discussion and group study areas in addition to the individual study areas, the offering of extra-curriculum activities such as workshops, conferences and field trips, and the offering students with opportunities for

educational trips outside Bahrain. The Panel appreciates that RUW provides its students with a learning environment that is conducive to enriching their learning experience.

- 3.15 In coming to its conclusion regarding the Efficiency of the Programme, the Panel notes, with appreciation, the following:
 - There is an efficient admission process and information is readily available.
 - There is clear line of accountability and defined responsibilities across all levels of the hierarchy.
 - The faculty members are committed to their work, are attentive to students' needs and create a collegial atmosphere.
 - There is an efficient Management Information System in place that is capable of providing a wide range of reports to all levels of management for decision making purposes.
 - The RUW has good facilities to support the students' learning experiences.
 - There is effective arrangements, both on institution and Faculty level, for the orientation of new students.
 - At-risk students are provided with high-level of support from faculty members and administrative staff.
 - There is a viable environment that is conducive to enriching the learning experience of the students.
- 3.16 In terms of improvement, the Panel **recommends** that the Faculty should:
 - expedite its revision of the admission requirements to tailor them to the needs of the programme
 - expedite the implementation of the five-year recruitment plan to enable the faculty members to focus on teaching courses of their specialisation, allow the offering of additional electives, and encourage more research
 - revise the workload policy to reflect teaching, research, community engagements and other administrative duties
 - review current IT infrastructure (both hardware and software) to enhance further the students' learning experiences
 - enhance the volume and variety of books and journals in the library to support both students' and faculty research.

3.17 Judgement

On balance, the Panel concludes that the programme satisfies the Indicator on Efficiency of the programme.

4. Indicator 3: Academic Standards of the Graduates

The graduates of the programme meet academic standards compatible with equivalent programmes in Bahrain, regionally and internationally.

- 4.1 There is a set of clearly stated graduate attributes that are published in the RUW Student Handbook. These are embedded in the programme aims and ILOs and their attainment is assured through ensuring the quality and reliability of assessment tools used. Discussions with the alumni showed that they exhibit leadership abilities, critical thinking, ability to debate with the use of logical arguments, and above all, a strong will for continuous learning which are the main elements of the stated RUW graduate attributes. The Panel appreciates that the programme ILOs are reflected in the graduate achievements and that the attributes of the graduates of the BB-BF programme enable them to compete in the job market.
- 4.2 The initial degree programme was designed in collaboration with McGill University in Canada. The BB-BF programme has gone through a number of modifications based on HEC requirement. Recently, as a result of its newly signed MoUs, RUW has made attempts to benchmark the programme with other international institutions. This was confirmed through site visit interviews with senior staff and faculty members. These attempts include the evaluation of the programme by La Rochelle Business School (Ecole Superieure de Commerce de La Rochelle), La Rochelle, France, and individual courses from West Virginia University, USA. The number of credit hours has been revised and increased from 120 to 132 to enrich the courses offered and ensure that the BB-BF programme meets international norms and standards. Recently, RUW has developed and approved a formal benchmarking policy that should govern all its future benchmarking activities. The Panel recommends that the RUW expedites the implementation of the recently developed benchmarking policy.
- 4.3 RUW has a published assessment policy which was drafted in the academic year 2012-2013 and revised in the academic year 2013-2014. Faculty members use the policy as a reference point to develop their assessment tools. These are clearly specified in the course specifications which are included in the course files, and are uploaded to the PowerCampus-SelfService for the students to access. Course specifications are also discussed with the students during the first sessions of a course. Interviewed students confirmed this during the site visit. The Dean, HoD and the Teaching and Learning Committee are responsible for ensuring that the assessment policy and procedures are adhered to and consistently applied by the faculty members. The Panel appreciates that

there are explicit assessment policy and procedures that are adhered to and consistently applied.

- 4.4 There is a formal mechanism to ensure the alignment of assessment to the ILOs. Assessment tools stated in the course specifications indicate exactly the ILOs it intends to assess. Moreover Faculty members discuss with the HoD the course content and ILOs and the evaluation methods used. The outcome of the assessment is discussed in the Faculty Council to ensure that students achieve the targeted learning outcomes. Faculty members report on their evaluation of the appropriateness of the assessment methods used in the 'Faculty Personal Reflection' report suggesting a change in the assessment tool used if needed. The Panel appreciates the steps taken by the Institution to ensure the alignment of assessments with the ILOs.
- 4.5 Internal moderation is introduced in the form of second markers to assess and verify marking. In addition, all assessment methods and model answers are reviewed and approved by the HoD. During the site visit, the Panel was informed that recently the Quality Assurance & Accreditation Unit (QAAU) is also auditing the course files to ensure, amongst others, compliance with assessment policy.
- 4.6 External moderation is carried out on samples of courses with external verifiers that are provided with the course specifications, examination paper model answers, grading criteria and the Generic Marking Criteria as per the assessment policy to review the folders of courses and submit comments which are discussed in the Faculty Council meetings. This process serves to ensure that the academic standards of students, provides a way to improve the courses, and align RUW with other universities. The Panel encourages the Institution to expand its external moderation process to ensure that all its courses are moderated periodically.
- 4.7 The Panel examined a sample of students' assessed work and found that module ILOs guide appropriately the learning experiences and assessment tasks. Moreover, the Panel found the level students' achievements generally to be appropriate. However, it noted that some of the assessment tools used could be further improved to ensure its appropriateness to the assessment of the ILOs and course level (BUS 211, BUS 212, BUS 325, and BUS 411). The Panel recommends that RUW revise the internal verification process and strengthen the external verification process to ensure that all course ILOs are assessed, and the assessment is appropriate to the course level.
- 4.8 Programme and course specifications, in addition to the samples of students assessed work provided, and more specifically students' senior projects and internship reports

indicate that, in general, the level of achievement is at an appropriate level and meet the aims and ILOs of the programme. The Panel notes the different mechanisms such as discussion of grade distribution during the Department Council meetings, discussions with the HoD and the Dean, internal and external moderation and the internal audits conducted by the QAAU to ensure that the academic standards of students are maintained. Interviews with alumni and discussions with employers and interns' supervisors showed that RUW graduates' levels of achievement are comparable with students from local universities. The Panel also notes that there is evidence that the graduates' levels of achievement are comparable internationally through the admission of graduates in postgraduate studies.

- 4.9 Five cohorts have graduated from the BB-BF programme. The data provided to the Panel members show that the ratio of admitted to successful graduates is at 83.33%, 97.5% and 73.77% for the academic years 2006-2007, 2007-2008, and 2008-2009 respectively with 10 students from the 2008-2009 cohort still perusing their degree. Furthermore, the retention rate ranges from 83% to 100%. RUW has started recently an effort to track its alumni. The tracking is done on the Faculty level. Out of all its graduates, the Faculty managed to track 77 individuals. The provided data indicate that 55% are employed and 8% are pursuing their postgraduate studies. No clear information is provided on the rest of the graduates. The Panel recommends that RUW develop a formal mechanism to improve its graduates' tracking and data collection system, both on a Faculty and programme level, and utilize the outcomes to inform decision making.
- 4.10 Internship is offered as an elective course (BU399) and is well-received by students with the majority of them registering to attend the course. There is a clear policy and procedure document governing the implementation of the course and is reflected in the course specifications. Both academic and company mentors are assigned to students to facilitate the learning process and are responsible for the assessment of students. The evaluation of the student is also based on an internship report and a presentation conducted by the student in front of a panel. Notwithstanding the above, and as stated under Indicator 1, the Panel recommends that the duration of the internship be revised in order to enhance the experience of all stakeholders.
- 4.11 Senior Business Project (BUS 400) is a Faculty requirement comprising three credits out of the total 132 credits required for completing the programme. Students are provided with Final Year project Handbook which stipulates the rules and responsibilities of the student and the supervisor. The supervisors submit weekly progress report which is collated and submitted by the course coordinator to the Dean for monitoring. The Dean, the coordinator and the concerned supervisor discuss and resolve any issues related to

the course. A panel comprising the supervisor, an internal examiner and an external examiner is assembled to evaluate and assess the projects. The Panel appreciates that the monitoring and supervision procedures of the senior projects are clearly stated and efficiently managed and that the projects link theory with practice.

- 4.12 There is an Advisory Committee on the Faculty level which is responsible for all the three Bachelor programmes offered. The Committee has clear mandate approved by the Board of Trustees and the Faculty has developed recently a Faculty Advisory Committee Policy. The Committee is chaired by the Dean of Faculty and comprises senior faculty members and experts from the banking sector, entrepreneurs, industry specialists and academia. Studying the composition of the Committee and the specializations of the members, the Panel recommends that the composition of the Advisory Committee be revised to reflect the three business-related programmes at the RUW and to ensure the independence of the members through specific criteria of membership.
- 4.13 The Panel met with representatives of alumni, employers, internship supervisors and members from the Advisory Committee. During discussions they indicated their high satisfaction with the quality of the programme and its graduates. They stated that the graduates of the programme meet the labour market needs and expectations. More specifically, discussions with employers showed their satisfaction with the knowledge and work ethic level the graduates of RUW acquire. The Panel appreciates the employers' high satisfaction with the programme graduates.
- 4.14 In coming to its conclusion regarding the Academic Standards of the Graduates, the Panel notes, *with appreciation*, the following:
 - The graduate attributes are clearly stated, reflected in the programme aims and objectives and enable graduates to compete in the job market.
 - There are explicit assessment policies and procedures that are adhered to and consistently applied.
 - There are internal and external mechanisms to ensure that the academic standards of students are maintained.
 - The monitoring and supervision procedures of the senior projects are clearly stated and efficiently managed and that the projects link theory with practice
 - Employers are highly satisfied with the quality of the graduates.
- 4.15 In terms of improvement, the Panel **recommends** that the Faculty should:
 - expedite the implementation of the recently developed benchmarking policy

- revise the internal verification process and strengthen the external verification process to ensure that all course ILOs are assessed, and that the assessment is appropriate at the course level
- develop a formal mechanism to improve its graduates' tracking and data collection system, both on a Faculty and programme level, and utilize the outcomes to inform decision making
- revise the composition of the Advisory Committee to reflect the three businessrelated programmes and ensure the independence of the members through specific criteria for membership.

4.16 Judgement

On balance, the Panel concludes that the programme satisfies the Indicator on Academic Standards of the Graduates.

5. Indicator 4: Effectiveness of Quality Management and Assurance

The arrangements in place for managing the programme, including quality assurance and continuous improvement, contribute to giving confidence in the programme.

- University documents are maintained through a central register called the Department Registrar which is managed and maintained by the Quality Assurance & Accreditation Unit (QAAU). Policies, procedures and regulations can be developed by a top-down or bottom-up approach. The University Senate is responsible for the final approval of all academic policies. RUW has developed Guidelines for Governance and Quality Management which outlines the organization and the internal operations of the Institution together with its relationship with external entities. Studying the provided documents, the Panel notes that generally, policies are applied consistently. Discussions with staff members indicated their familiarity with the policies, procedures and regulations. The Panel appreciates that there are clear policies, procedures, and regulations that staff members are familiar with and apply consistently.
- 5.2 The programme is managed by the Department of Banking and Finance which is headed by the HoD who reports to the Dean. There is clear job description for each faculty position according to their ranks, for example, the Dean and HoDs. The HoD meets regularly with the Dean and there are regular meetings for the Department Council and the Faculty Council where all relevant issues are discussed and approved and propagated for further approval as needed. These processes are all indicated in the Guidelines for Governance and Quality Management. Faculty-based committees also support the management of the programme. Interviews with the Dean, Vice-President of Academic Affairs, HoDs and faculty members indicate that the responsibilities and duties are executed *via* various venues such as Department Council meetings, and Faculty Council meetings Faculty-based and university-based committees. The Panel acknowledges that the leadership of the programme is effective and responsible.
- 5.3 The Guidelines for Governance and Quality Management provides a broad outline of Quality Assurance processes applied in the Faculty. RUW quality assurance of programmes is exemplified through various channels such as the annual review and approval of courses and their specification and the review and approval of examination question papers. The quality of teaching and learning methods used is assured through in-class observation conducted by the HoD, the Dean or the Vice-President of Academic

Affairs, in addition to course and teacher evaluation filled by students at the end of each semester. This is supported by interviews conducted with the Dean, Vice-President of Academic Affairs, HoD, faculty members and students. The Quality Assurance & Accreditation Unit (QAAU) is responsible for auditing the content of the course folders in collaboration with the Faculty. Currently the Institution is developing a separate framework for the Academic Quality Assurance. The Panel is assured of a clear and effective quality assurance system in place which is implemented, monitored and evaluated across the Faculty.

- 5.4 A number of capacity building workshops have been conducted at RUW to familiarize staff members with their roles and responsibilities in general and with regards to Quality Assurance in particular. These in addition to the availability of the Guidelines for Governance and Quality Management and clear job descriptions have enabled staff members to understand and adhere to the quality assurance policies. Interviewed staff members have shown high commitment and understanding of their roles and responsibilities which the Panel appreciates.
- 5.5 There are formal procedures for the development of new programmes. Recently the policy of developing and approving programmes has been revised to ensure that new programmes are based on evidence of a market and/or social need and that the design of the programme is aligned with the NQF requirements. New programmes are developed using HEC templates where a team from the Faculty is assigned the task of developing a proposal for the new programme. The proposal and the course descriptors are discussed and approved in the Department Council and is sent to the relevant Senate Standing Committees and then to the University Senate after which it is submitted to the Board of Trustees to endorse it.
- There are two types of reviews conducted to ensure the quality of the programme on offer. A review of courses; their content, text books used and resources available which is conducted annually to ensure the currency of the programme. In addition, there is a periodic programme review policy to be carried at a minimum once every four years. The purpose of this review is to ensure the currency of the programme and identify areas of improvement. The Panel saw evidence of such reviews being conducted and recently RUW has signed a number of MoUs with international higher education institutions to support the University in its periodic reviews. The Panel notes that the periodic internal programme review has helped in identifying areas of improvement in courses such as making changes in prerequisites to courses. Moreover, in the academic years 2011-2013, RUW joined the pilot phase of the development of the NQF. This has resulted in an exercise of mapping the BB-BF programme qualifications to the NQF

descriptors, which resulted in changes to the ILOs, assessment strategy, teaching and learning methods. The Panel notes that clearly in courses such as (BUS 405) where course specification was changed based on the NQF requirements. The Panel appreciates the university's efforts to review its offerings.

- 5.7 RUW collects structured feedback from its students through the end of semester course and teacher evaluation for all courses and its outcome are collated to inform decision making. Interviewed students expressed their satisfaction with the process and its outcomes. A graduate exit survey was developed and implemented for the first time in November 2013 and has led to discussion of the courses representing the liberal Arts requirement for employability skills and whether to combine it or modify the entrepreneurship course already offered by the Faculty. Employers' feedback is sought formally through the Faculty Advisory Committee and informally through discussions with employers and interns supervisors at different occasions. An employers' survey is currently being developed. The Panel recommends that the development and implementation of this survey be expedited.
- 5.8 There are formal policy and procedure for the professional development of academic staff members. Faculty members are provided with support to attend conferences where they have a paper to present. However, during the site visit, the Panel came to know that the approval process is very lengthy. The Panel encourages the Institution to address this matter. Whilst there is evidence of formal professional development in terms of teaching and research, the Panel is of the view that the staff development process regarding research activities (including time, support, funding, etc.) should be reviewed to enhance the productivity of the faculty members with regard to publications. Furthermore, the Faculty should develop a framework for the capacity building of all its staff members and link the staff members' continuous professional development with the appraisal system.
- 5.9 The Panel notes the presence of a process to ensure the programme's relevance through the input received from the advisory board and through the informal feedback received from the internship companies. However, the Panel suggests for this to be formalized especially to be in line with the newly adopted Programme Approval & Modification Policy.
- 5.10 In coming to its conclusion regarding the Effectiveness of Quality Management and Assurance, the Panel notes, *with appreciation*, the following:
 - There are clear policies, procedures, and regulations that staff members are familiar with and apply consistently.

- The leadership of the programme is effective and responsible.
- There is a clear quality assurance system in place that is implemented, monitored and evaluated across the Faculty.
- Staff members have clear understanding of the internal quality assurance system and their roles and responsibilities.
- There is a formal mechanism to review the programme both annually and periodically.
- 5.11 In terms of improvement, the Panel **recommends** that the Faculty should:
 - expedite the development and implementation of the employers' survey
 - review the staff development process regarding research activities
 - develop a framework for the capacity building of all its staff members and link the staff members' continuous professional development with the appraisal system.

5.12 **Judgement**

On balance, the Panel concludes that the programme satisfies the Indicator on Effectiveness of Quality Management and Assurance.

6. Conclusion

Taking into account the institution's own self-evaluation report, the evidence gathered from the interviews and documentation made available during the site visit, the Panel draws the following conclusion in accordance with the DHR/QQA *Programmes-within-College Reviews Handbook*, 2012:

There is confidence in the Bachelor of Business in Banking and Finance degree of the Faculty of Business and Financial Sciences offered by the Royal University for Women.