



هيئة جودة التعليم والتدريب
Education & Training Quality Authority
Kingdom of Bahrain - مملكة البحرين

Directorate of Higher Education Reviews Programme Review Report

**Royal University for Women
College of Business & Financial Sciences
Bachelor of Business in Banking & Finance
Kingdom of Bahrain**

Site Visit Date: 3–6 October 2021

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Acronyms

AACSB	Association to Advance Collegiate Schools of Business
APR	Academic Programme Review
AVP	Academic Vice President
BNF	Banking & Finance
BQA	Education & Training Quality Authority
CAC	College Advisory Committee
CBFS	College of Business & Financial Sciences
CGPA	Cumulative Grade Point Average
CILO	Course Intended Learning Outcome
DCR	Document Control Register
DHR	Directorate of Higher Education Reviews
DMS	Document Management System
HEC	Higher Education Council
HEI	Higher Education Institution
HoD	Head of Department
HR	Human Resources
ICT	Information & Communication Technology
ILO	Intended Learning Outcome
KPI	Key Performance Indicator
LMS	Learning Management System
MoU	Memorandum of Understanding
NQF	National Qualifications Framework
OSL	Office of Student Life
PD	Professional Development
PILO	Programme Intended Learning Outcome
Q&A	Questions & Answers

QA	Quality Assurance
QAAU	Quality Assurance & Accreditation Unit
QA&EC	Quality Assurance & Enhancement Committee
RUW	Royal University for Women
SBP	Senior Business Project
SER	Self-Evaluation Report
SIS	Student Information System
SPSS	Statistical Package for the Social Sciences
T&L	Teaching & Learning
WVU	West Virginia University

I. Introduction

In keeping with its mandate, the Education & Training Quality Authority (BQA), through the Directorate of Higher Education Reviews (DHR), carries out two types of reviews that are complementary. These are: Institutional Reviews, where the whole institution is assessed; and the Academic Programme Reviews (APRs), where the quality of teaching, learning and academic standards are assessed in academic programmes within various colleges according to specific standards and indicators as reflected in its Framework.

Following the revision of the APR Framework at the end of Cycle 1 in accordance with the BQA procedure, the revised APR Framework (Cycle 2) was endorsed as per the Council of Ministers' Resolution No.17 of 2019. Thereof, in the academic year (2019-2020), the DHR commenced its second cycle of programme reviews.

The Cycle 2 APR Review Framework is based on four main Standards and 21 Indicators, which form the basis the APR Reports of the Higher Education Institutions (HEIs).

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

Standard 1: The Learning Programme

Standard 2: Efficiency of the Programme

Standard 3: Academic Standards of Students and Graduates

Standard 4: Effectiveness of Quality Management and Assurance

The Review Panel (hereinafter referred to as 'the Panel') decides whether each indicator, within a standard, is 'addressed', 'partially addressed' or 'not addressed'. From these judgments on the indicators, the Panel additionally determines whether each of the four standards is 'Satisfied' or 'Not Satisfied', thus leading to the Programme's overall judgment, as shown in Table 1 below.

Table 1: Criteria for Judgements

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

The APR Review Report begins with providing the profile of the Programme under review, followed by a brief outline of the judgment received for each indicator, standard, and the overall judgement.

The main section of the report is an analysis of the status of the programme, at the time of its actual review, in relation to the review standards, indicators and their underlying expectations.

The report ends with a Conclusion and a list of Appreciations and Recommendations.

II. The Programme's Profile

Institution Name*	Royal University for Women
College/ Department*	College of Business & Financial Sciences
Programme/ Qualification Title*	Bachelor of Business in Banking & Finance
Qualification Approval Number	Higher Education Council Letter No. (2008/ 77 – م ت أ) of 2008 Cabinet of Ministers Decision No. (9/1/1 ش) of 2002 Higher Education Council Decision No. (93) of Meeting (11/2008) of 2008
NQF Level	8
Validity Period on NQF	5 years from revalidation date
Number of Units*	44 courses (132 credits)
NQF Credit	528
Programme Aims*	<ul style="list-style-type: none"> • Provide students with the knowledge and understanding of a wide range of concepts, theories and models in banking and finance. • Equip students with knowledge and skills to apply quantitative and qualitative approaches to problems and issues in management, banking and finance. • Develop students' critical and analytical skills in understanding and interpreting common challenges in the financial markets and institutions. • Instil students the confidence and high ethical standards in assuming any position of responsibility in their career. • Produce graduates with the knowledge, skills and understanding for an effective and valued career in the banking and finance professions or more general management situations and/or postgraduate studies. • Enhance lifelong learning skills and personal development to support employability, career aspirations and an effective contribution to society.

<p>Programme Intended Learning Outcomes*</p>	<ul style="list-style-type: none"> • A1. Demonstrate knowledge and understanding of fundamental issues, concepts and theories in financial markets and institutions. • A2. Understand, interpret and analyze financial data, including financial statements, using appropriate quantitative and qualitative tools. • A3. Analyze and apply various theories and models related to major disciplines of business and management as well as in banking and finance courses. • B1. Apply problem solving and decision making techniques using appropriate quantitative and qualitative skills including identifying, formulating and solving operational and managerial challenges in banking and finance. • B2. Identify and evaluate the role and operations of financial markets and institutions. • B3. Evaluate and analyze the relevance and application of main theories of finance to the theoretical and practical problems in portfolio management, asset allocation, utilization of derivatives and other models in banking and finance. • C1. Gather relevant data and evidence and critically evaluate and analyze concepts and insights in banking and finance. • C2. Apply theory and synthesize findings into an appropriate form in order to evaluate decision alternatives within the context of banking and finance. • D1. Integrate concepts from various business courses in order to comprehend business situations as well as develop and communicate appropriate analysis and solutions in banking and finance. • D2. Employ quantitative skills required to collect data and use it in the analysis and interpretation of financial statements. • D3. Demonstrate effective self-management in terms of time, planning and behaviour, motivation, self-starting, individual initiative and enterprise and effective performance, within a team environment, including leadership, team building, influencing and project management skills. • D4. Abide by the ethics of the professions and equivalent codes of practice.
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* Mandatory fields

III. Judgment Summary

The Programme's Judgment: Confidence

Standard/ Indicator	Title	Judgement
Standard 1	The Learning Programme	Satisfied
Indicator 1.1	The Academic Planning Framework	Addressed
Indicator 1.2	Graduate Attributes & Intended Learning Outcomes	Partially Addressed
Indicator 1.3	The Curriculum Content	Addressed
Indicator 1.4	Teaching and Learning	Addressed
Indicator 1.5	Assessment Arrangements	Addressed
Standard 2	Efficiency of the Programme	Satisfied
Indicator 2.1	Admitted Students	Addressed
Indicator 2.2	Academic Staff	Partially addressed
Indicator 2.3	Physical and Material Resources	Addressed
Indicator 2.4	Management Information Systems	Addressed
Indicator 2.5	Student Support	Addressed
Standard 3	Standard 3: Academic Standards of Students and Graduates	Satisfied
Indicator 3.1	Efficiency of the Assessment	Partially addressed
Indicator 3.2	Academic Integrity	Addressed
Indicator 3.3	Internal and External Moderation of Assessment	Partially Addressed
Indicator 3.4	Work-based Learning	Addressed

Indicator 3.5	Capstone Project or Thesis/Dissertation Component	Addressed
Indicator 3.6	Achievements of the Graduates	Addressed
Standard 4	Effectiveness of Quality Management and Assurance	Satisfied
Indicator 4.1	Quality Assurance Management	Addressed
Indicator 4.2	Programme Management and Leadership	Addressed
Indicator 4.3	Annual and Periodic Review of the Programme	Partially Addressed
Indicator 4.4	Benchmarking and Surveys	Partially Addressed
Indicator 4.5	Relevance to Labour market and Societal Needs	Addressed

IV. Standards and Indicators

Standard 1

The Learning Programme

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

Indicator 1.1: The Academic Planning Framework

There is a clear academic planning framework for the programme, reflected in clear aims which relate to the mission and strategic goals of the institution and the college.

Judgment: Addressed

- The Bachelor of Business in Banking & Finance (BNF) programme offered by the Royal University for Women (RUW) was initially designed by McGill University in 2005 based on a labour market study, and is guided by the standards of the National Qualifications Framework (NQF) and the policies and regulations of the Higher Education Council (HEC) of the Kingdom of Bahrain. The programme has an academic-planning framework reflected in RUW's 2016-2021 Strategic Plan, the College of Business & Financial Sciences (CBFS) annual operational plan, the college-specific 2021-2026 CBFS Strategic Plan currently under development, and RUW's curriculum review process.
- The CBFS operational plan is closely aligned with RUW's Strategic Plan and includes goals, objectives and Key Performance Indicators (KPIs) that are evaluated on an annual basis against set targets. The 2021-2026 college strategic plan is presently being finalized in response to the requirements of the Association to Advance Collegiate Schools of Business (AACSB), from which the College is currently seeking accreditation. This plan guides and facilitates decision-making at the level of the College and its departments, to help maintain and ensure the quality of the academic standards of the programmes they offer. Academic standards are also considered through the RUW curriculum review process, which is implemented through the involvement of various internal and external stakeholders and conducted internally every four years. The last review of the BNF programme was conducted in 2016-2017. Finally, RUW has in place the Framework for Academic Quality Assurance, which guides the implementation of academic policies, to ensure relevance, currency and effectiveness of Teaching and Learning (T&L) processes in its academic programmes, including the BNF programme.

- RUW has a Business Continuity Plan and a Risk Assessment and Management Plan composed of risk identification, preliminary risk assessment, and Risk monitoring. Additionally, the CBFS has a Risk Management Plan in which potential risks with their impact and likelihood of occurrence are identified, as well as the mitigation actions and responsible parties to address each risk. The Panel was informed during the virtual visit that this plan is reviewed by the Dean and Head of Departments (HoDs) with the operational plan on a monthly basis. The Panel notes several potential risks that were identified by the College in sync with the RUW Strategic Goals, along with a set of actions related to continuity of T&L during the pandemic. Although the Panel acknowledges that appropriate measures were taken to prevent the risk of disruption during the COVID 19 pandemic period; the Panel, nevertheless, notes that there is no clear alignment between the identified potential risks and the college annual operational plan. Hence, the Panel advises the College to align the mitigating actions included in the Risk Management Plan with its annual operational plan, so as to have a more comprehensive plan in place for effective delivery of the academic programme.
- The BNF programme is designed in accordance with the requirements of the NQF with respect to the structure, Intended Learning Outcomes (ILOs), and course levels, with suitable arrangements in place for mapping and confirmation processes. The programme is comprised of a clear curriculum, which is designed to give students the required foundation in concepts and practices central to all business disciplines (e.g., marketing, management, accounting, and economics) as well as the BNF core discipline. In 2016, the programme underwent a successful validation process by the NQF and was placed at NQF Level 8.
- The title of the qualification (Bachelor of Business in Banking & Finance) is indicative of the qualification's type and field of discipline. The Panel examined evidence provided by the Institution regarding the title of the programme and noted that it was clearly displayed on the certificates issued and relevant documentation, such as the Programme Specifications document, Student Handbook and Study Plan, as well as RUW's website.
- The BNF programme specification mentions a set of six aims including statements of how the programme contributes to society and market needs. These aims are revised regularly based on feedback elicited from stakeholders, such as the College Advisory Committee (CAC) and the alumnae, and employers as an example. This feedback and related suggestions are included in the College Improvement Plan and discussed during the College Council meetings. The aims were also revised in 2014 and 2021 based on international external feedback from La Rochelle Business School in France.
- The programme aims are drafted in sync with the college mission, which is in turn aligned with the university's mission. Since the CBFS has recently developed a new strategic plan (2021-2026) composed of six main goals, the Panel advises that the programme aims be

updated to fully align with the newly set college goals; especially since the Panel noticed that in the past five years, the CBFS core values and goals included in the previous strategic plan (2016-2021) were not being translated fully in the BNF Programme Intended Learning Outcomes (PILOs), aims, nor practices. Strategic Goal 2 (*Encourage and foster high impact research output*) is an indicative example here; as, due to the limited number of faculty publications, low incentives for publication and limited time allocated to conducting impactful research, the Panel finds that the programme has not been contributing sufficiently to the achievement of this goal. Thus, the Panel recommends that the College should establish a robust mechanism for ensuring full alignment between the strategic goals at the college level and its programmes' ILOs and aims.

Indicator 1.2: Graduate Attributes & Intended Learning Outcomes

Graduate attributes are clearly stated in terms of intended learning outcomes for the programme and for each course and these are appropriate for the level of the degree and meet the NQF requirements.

Judgment: *Partially Addressed*

- The RUW Employability Strategy document lists ten defined graduate attributes at the institutional level and the transferrable skills corresponding to each attribute. The attributes include, for example, creativity, communication, critical thinking, independence, and diversity. The BNF PILOs are clearly aligned with the institutional graduate attributes in terms of knowledge and skills. Additionally, the CBFS College employs several tools to ensure that the generic attributes are embedded in the programme, such as the Student Experience Strategy and the Pearson's Career Readiness Programme, which is made available online to RUW's students to help them in the development and achievement of graduate attributes.
- The BNF programme (12) PILOs are clearly expressed and are grouped into four major domains of learning, which are: Knowledge and Understanding, Subject-specific skills, Critical-Thinking Skills, and Transferable Skills. The PILOs are identified along with the BNF programme aims in the Programme Specifications document and evidence was provided to the Panel showing clear mapping between the two sets. The Panel is of the view that the PILOs developed for the programme are appropriate for the BNF field and for the level of the qualification.
- The BNF programme's ILOs are presented as clear and measurable statements based on Bloom's taxonomy and describe the essential objectives that students are expected to achieve and reliably demonstrate upon the successful completion of the programme. The PILOs were formulated as per the NQF level descriptors and their mapping to the descriptors was validated during the NQF placement process, ensuring their

appropriateness for the nature and level of the qualification. Additionally, the PILOs were benchmarked with those of similar programmes delivered by two international universities (one in the USA and one in France), with benchmarking results confirming a high degree of similarity between them.

- Course Intended learning Outcomes (CILOs) are developed for all courses taught on the programme and mapping scorecards are prepared showing the CILOs' appropriate NQF level and the different assessment tools used to measure their achievement. Like the PILOs, the CILOs were also benchmarked with the same international universities, yielding analogous high-degree similarity results. The Panel examined the sample given of course specifications and found that the CILOs are well-defined and measurable, and they are correctly mapped to the NQF level.
- The BNF Programme Specifications Document includes a Curriculum Skills Map where all the courses offered in the programme are mapped to the PILOs. However, during the virtual visit and interviews, the Panel came to know that the College is in its initial stages of mapping its academic programme CILOs to their PILOs and that this mapping has been completed for only some BNF courses (e.g., BNF405). Currently, CILOs' achievement is being evaluated through the mapping of course assessments to the CILOs, as depicted on individual course specification documents. What this means is that the achievement of the assessments guarantees the achievement of the CILOs to which they are mapped and the achievement of the CILOs guarantee the passing of their corresponding courses, which are themselves mapped to the PILOs. Nevertheless, the Panel recommends that the College should expedite the completion of mapping all of the CILOs in the BNF programme to its PILOs and the inclusion of this mapping in the individual Course Specifications documents.
- With respect to the mapping of the courses to the PILOs, which currently is supposed to serve as an alternative to the mapping of CILOs to PILOs, the Panel notes that there is a need for the College to review this mapping; as, some lower-level courses in the programme (e.g., BUS116 and BUS122) that are expected to concentrate more on the 'Knowledge and Understanding' domain of outcomes, as these courses represent the foundation for higher level courses where acquired knowledge will be used for critical thinking and advanced application, are not at all mapped to PILOs of this category. Furthermore, the Panel found some existing inaccuracies in the mapping where some courses (e.g., BNF406, BNF410, BNF411) are mapped to the non-existent PILO (C4) as per the Programme Specifications document. The Panel, thus, recommends that the College should review and fine tune the mapping of courses to PILOs, to ensure greater accuracy and effectiveness of their alignment.

Indicator 1.3: The Curriculum Content

The curriculum is organised to provide academic progression of learning complexity guided by the NQF levels and credits, and it illustrates a balance between knowledge and skills, as well as theory and practice, and meets the norms and standards of the particular academic discipline.

Judgment: Addressed

- Upon examination of the BNF study plan, the Panel found it to be well-articulated, and consisting of core and general study elective courses, a senior project, and work experience (internship). The total number of credit hours of the programme is (132), distributed over (44) courses that meet requirements set by the University, College, and Department of Banking and Finance and whose NQF level is indicated in the course mapping scorecards. The student workload per semester is manageable with five to six courses each consisting of three credits. In addition, pre-requisites ensure that advanced courses build on concepts discussed in lower-level courses. Overall, the Panel considers the study plan as demonstrating appropriate year-on-year and course-by-course progression, with clear pre-requisite requirements and a suitable workload.
- The curriculum of the BNF programme has undergone a number of internal and external reviews to ensure its currency and relevance. Externally, it was last reviewed in 2020-2021 by West Virginia University (WVU) and by La Rochelle Business School, who are both strategic partners of RUW. These reviews validated the BNF programme's curriculum in terms of its aims, PILOs, CILOs, course descriptions, academic content, T&L and assessment methods. Few improvement comments were made in relation to the updating of course topics and references, and a corresponding improvement plan with expected implementation dates was developed by RUW to address the comments. During the interviews, the Panel was informed that suggestions were made through these external reviews to include in the BNF programme new courses related to crypto currencies, Fintech, and the like. The Panel, thus, advises the College to expedite the utilization of this feedback from external experts in the revision of the overall programme structure. Also, although the Panel acknowledges the value of these external reviews, the Panel nevertheless advises that CBFS additionally carry out, for further validation, detailed review exercises by institutions other than its strategic partners.
- On the internal level, the curriculum of the BNF programme benefited from recommendations that resulted from the 2016-2017 extensive curriculum review exercise of the College, which the BNF was a part of, by making a few changes to the curriculum such as the introduction of new courses (e.g., e-Business course). This extensive curriculum review is conducted periodically every four years as per the RUW Periodic Programme Review Policy.

- The BNF curriculum is composed of courses that support the balance of theory and practice and knowledge and skills. Each course has a 'Knowledge and Theoretical Understanding' component focusing more on the acquisition of theories but also a 'Practical application' component allowing students to apply what they have learned. These are clearly described for each course in the Mapping Scorecards. The Panel reviewed the courses of the programme and found that included in them are practical works and assessments (e.g., case studies, projects, research) during which students develop transferable skills and apply their theoretical knowledge to address real-life problems. The BNF programme is also supported with the Internship course (BUS399), which the students can take only after completion of 66 credits, to be able to practice and implement the theory gained throughout the learning experience of the BNF. Moreover, the Senior Business Capstone Project course (BNF499), which is supported with appropriate pre-requisites to maintain student progression, provides students with an opportunity to acquire additional valuable practical experiences and skills.
- The BNF curriculum includes courses starting at NQF level 6 followed by levels 7 and 8, which provides varied levels of knowledge and skills, with the higher-level courses and electives providing more depth in the specialized field. The course contents provide a variety of appropriate topics that broaden the knowledge of students, including Marketing, Statistics, Entrepreneurship, Strategic Management. A few major electives are available, and the Panel recommends that the College should expand the list of major electives to cover current topics, such as Crypto-currencies, Fintech, Data Analytics, Machine Learning, and potentially consider turning some of them into core courses.
- The Panel reviewed the sample of the course specifications provided and found that the textbooks used for the BNF courses are current and appropriate and that the reading lists consist of a variety of journals and articles suitable for the purposes of the courses offered. The Panel noted also that BNF subscribes to several electronic business databases that aid students in exploring research articles related to banking and finance and other business fields. During the virtual site visit, the Panel was informed that the textbook and references lists are regularly reviewed and updated by the Department of Banking and Finance and forwarded to the library for ensuring the availability of the needed resources to faculty and students.

Indicator 1.4: Teaching and Learning

The principles and methods used for teaching in the programme support the attainment of programme aims and intended learning outcomes.

Judgment: Addressed

- RUW has a T&L Policy in place guiding the T&L practices at the Institution as well as an E-Learning Policy. Both policies emphasize the importance of adopting a wide range of appropriate teaching methods as part of their operational principles. The T&L Policy specifically lists the encouragement and adoption of innovative teaching methods such as blended learning and e-learning as an aspect of RUW's commitment to the continuous improvement of its programmes and services, to serve its students and its communities more effectively.
- According to the Self-Evaluation Report (SER) and course specifications documents, the programme is delivered using a wide range of teaching methods that include lectures, seminars, tutorials, case studies, presentations, role-playing, discussion groups, in-class activities, online lectures, and fieldtrips. References and recommended readings from current research findings are also incorporated in the course specifications. As for the Programme Specifications document, it clearly states the different teaching methods adopted for the achievement of each PILO listed. Through it, the Panel noted that for higher level courses that necessitate exposure to current issues in the field, students are expected to evaluate the knowledge and skills acquired through their studies and perform independent research and readings to solidify their learning process.
- Additionally, the Panel was presented with the CBFS annual operational plan and noticed that the plan highlights for the programmes on offer T&L related activities, including the review and approval of blended learning, that are consistent with educational best practices and the RUW T&L philosophy. During interviews, the Panel was also informed that the course instructors adopt the relevant T&L methods that can enhance the achievement of the CILOs and be measured using the CILOs achievement Assessment Tool. Based on its examination of the relevant documents, the Panel therefore concludes that the teaching methods are in sync with the institution's mission of commitment to teaching, learning, research and service and facilitate the attainment of the ILOs. However, the Panel suggests that the College considers how financial and simulation IT solutions, as well as digital twins for banks, could be incorporated as part of the learning techniques. The creation of the prototype of a bank to let students gain some practical experience is another suggestion, as was explicitly expressed during the site visit interview with the CAC.
- The Panel noted upon inspection of a sample of course folders and Course Specification documents that e-learning is a part of the T&L methods used at RUW. The Institution has recently approved a new E-Learning Policy to further 'provide guidance for accurate measurement of CILOs using methods conducive to online learning'. Due to the recent pandemic circumstances, RUW's total reliance on online learning (*via* the MOODLE platform) for course delivery was guided by the Online Education Committee which put forward guidelines for this type of delivery. Interviews revealed to the Panel that faculty were provided with online teaching skills training as part of Professional Development

(PD) programmes such as West Virginia Fall Hybrid Programme and Perason’s ‘Leaders of Learning’ Programme, in addition to the in-house training provided by the Institution. During the virtual visit, a demonstration on the virtual Learning Management System (LMS) and related platforms and activities through them was conducted. The Panel found the utilizations of these systems/ platforms conducive to the attainment of the learning outcomes.

- The Panel noted from site visit interviews and relevant documents that there are different and diverse practices in place to encourage BNF student participation in professional learning. Besides the (BNF499) capstone project course, which enables students to expand their theoretical and practical knowledge and enhance their research skills, and the Internship course at the end of the third year (BUS399) allowing students to acquire additional practical experience, students are exposed to and involved, for example, in: guest lectures in classrooms; case analysis (BNF411) or designing investment portfolios; international educational trips; entrepreneurship competitions; Intelaaq Student Consultancy Programme; and other similar practice-based or professional-related activities. Also, the Entrepreneurship course (BUS302) provides students with an opportunity to develop their creativity and innovation skills. During interviews with current students and alumnae, the Panel noted evident satisfaction and pride in their educational institution and they clearly expressed the richness and fulfilment of the learning experiences available at RUW. In conclusion, the Panel is of the view that the curriculum and the T&L processes are sufficiently enriched to provide students with self-regulated, student-centered learning, and independent skills’ development.
- Lifelong learning in both formal and informal environments is promoted at RUW through exposing students to practical opportunities and partnerships with organisations such as INJAZ Bahrain, Etijah Coaching and Consulting Services, CH9 and Flat6labs. The Panel is of the view that opportunities to take part in projects supported by such organisations enable students to link the fundamental aspects of learning gained in the classroom to specific life contexts which will equip them with the necessary foundation and motivation to continue learning throughout life.

Indicator 1.5: Assessment Arrangements

Suitable assessment arrangements, which include policies and procedures for assessing students’ achievements, are in place and are known to all relevant stakeholders.

Judgment: Addressed

- RUW has a well-defined and comprehensive institutional assessment framework reflected in its Assessment Policy, which covers all processes and procedures relevant to assessment including assessment design, pre-and-post (internal and external) moderation, and

feedback provision. The policy is implemented across the Institution and is based on the Guidelines for Governance and Quality Management. The policy provides overall assessment design guidelines for course work as well as for the final senior project and internship. The policy is also guided by Generic Marking Guidelines that classify the overall grading.

- As per the SER, RUW's Assessment Policy and other related policies are made available for staff through the RUW Document Management System (DMS). The Panel was provided with a demo of this system by RUW during the virtual site visit and noted the Assessment Policy within it. As for the students, they are provided with the necessary assessment information through the course specifications, the LMS (Moodle), and the Student Handbook.
- The RUW Assessment policy clearly states that assessments are both summative and formative, with the final written examination always being summative. The policy also provides guidance on marking assessments, stating that any assessment tool should be provided with criteria for assessment and that criteria for assessing projects, presentations, seminars, reports should be provided in the course specifications. The Panel noticed from its review of evidence that rubrics for grading assessments are often used, which helps in ensuring fairness and transparency of grading.
- The Assessment Policy states that feedback on assessments should be provided by the instructor either in the classroom or the office, individually or as a group within 20 working days. During the site visit, it was confirmed to the Panel that feedback is provided in a timely manner for each assessment, except for the final exam where no feedback is provided. During the COVID-19 period, feedback was mainly provided by email to students. The Panel reviewed a few samples of course specifications and assessments and noted that the various aspects of the assessment policy described above are being consistently applied.
- RUW has a research Policy accompanied with a Research Ethos and a Definition of Scholarship. The Research policy has a dedicated section related to Ethics and the Research Ethos recognizes that the nature of research differs from discipline to discipline. The Senior Business Project (SBP), completed in the final year, is the main research-based assessment component in the programme, and the Assessment Policy includes a specific section on the assessment of the SBP. The Panel notes that, in general, clear and detailed explanations are provided in the programme on the preparation and evaluation of assessments that are of research nature, especially the SBP; however, the Panel finds that there is still some room for improvement in terms of clearly defining research ethics in the assessment rubric used for evaluating the SBP report and also in detailing the rubric's criteria, as will be elaborated on in Indicator 3.5.

- The Assessment Policy states that all students' achievements undergo transparent grading, moderation and reviewing mechanisms to ensure fairness and rigour. Rubrics and model answers are utilized by the College as well as a set of generic marking criteria for all types of assessment, and several generic rubrics for all types of assessments (Essays/Short Answers), Report Writing, Presentations, Participation and Engagement, to guide instructors in the marking process and ensure consistency and fairness to all students. The Assessment policy also provides guidelines for the internal and external moderation of assessment and the procedures employed by the College to verify the accuracy and consistency of marking, which the Panel finds appropriately implemented, as will be detailed in Indicator 3.3 of this report. Overall, the Panel acknowledges that there are transparent mechanisms to ensure fairness and rigour of assessment and grading.
- RUW has an Academic Integrity Code that promotes the principle of maintaining academic honesty in scholarly pursuits and has developed several policies, procedures, and tools to prevent misconduct, including cheating, misuse of confidential materials and misinterpretation of facts, and to raise awareness about academic plagiarism and prevent its occurrence. These include RUW's Plagiarism Policy, Plagiarism Awareness Handbook, Plagiarism Log Sheet, and the Student Handbook. Evidence provided by the Institution demonstrates that plagiarism-detection software (Turnitin) is utilized to check the authenticity of students' submitted research-based assignments. Student Academic Disciplinary Procedures are also in place, where in the case of academic misconduct a disciplinary committee will be formed to assess and investigate academic and non-academic violations. The Panel is of the view that the methods used by the College in relation to academic integrity are satisfactory and that appropriate actions are taken to deal with cases of academic misconduct and plagiarism.
- In addition, a Student Grade Appeal Policy is in place with the purpose of reserving the students' right to question the fairness of their final examinations' results, provided that the appeal process is initiated within 10 working days after the release of the grades. Appealed assessments are reviewed by a two-instructor committee which reports back to the HoD and the Dean. The Panel was presented with evidence showing that the results of the grade appeal cases are discussed in the College Council meetings for final approval. The Panel acknowledges that a clear grade appeal system is in place.

Standard 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 2.1: Admitted Students

There are clear admission requirements, which are appropriate for the level and type of the programme, ensuring equal opportunities for both genders, and the profile of admitted students matches the programme aims and available resources.

Judgment: Addressed

- The BNF of RUW has clear, published admission policies and criteria that ensure a transparent, fair, non-discriminatory, and consistent admission process as documented in the Access, Transfer and Progression Policy. These policies are published on the university website that is updated on a regular basis. The policy specifies the rules for direct entry into the Bachelor programme, as well as entry into the Orientation programme.
- The Panel finds the admission requirements to be appropriate for the programme and consistent with local and international standards. These requirements include a successful completion of secondary education or its equivalent, evidence of English language proficiency (e.g., a minimum requirement of IELTS score of 5.5; or TOEFL paper-based score of 513 or Computer-based 183 or Internet-based 65; or a band score of 5.5 in the RUW English language test). Furthermore, applicants to the Business programmes offered at the CBFS must meet an additional admission requirement, which entails providing evidence of their Mathematics proficiency (a minimum score of 60% in mathematics in grade 12 or equivalent). The admission policy is clearly communicated to stakeholders.
- RUW does not insist on an aggregate minimum score on the secondary school certificate for entry to its undergraduate programmes. Nevertheless, during the site visit, it was reiterated that CBFS is currently exploring the possibility of prescribing a minimum score. The Panel recommends that the College should expedite the implementation of the aggregate minimum score for entry. Besides, RUW may use an international mathematics test, such as the Online Mathematics Placement Test, to compare with international academic standards and ensure consistency across high schools.

- Students who do not meet the English requirements for direct admission to the BNF programme are required to complete the RUW Orientation programme (English for Academic Success) for one or two semesters (depending on their level as per their placement test scores), to improve their linguistic skills. Furthermore, applicants who had not secured a minimum of 60% score in Mathematics in Grade 12 are required to register for LAR 113, Mathematics; although this is not clearly stated in the Access, Transfer and Progression Policy. Nevertheless, overall, the Panel finds the remedial support measures appropriate.
- The Panel also finds that there are appropriate policies and procedures for accepting transfer applicants internally and from other higher education institutions recognized and accredited by the HEC, as stipulated in the Access, Transfer and Progression Policy. A maximum of 66% of credits can be transferred and credit transfer is considered for equivalent courses, with at least the same number of credits (3 minimum) and with a 'C' grade or higher. The credit transfer criteria and exemption are clearly stated in the Student Handbook.
- The admissions procedures are annually revised as part of the regular review of the Student Handbook. During the virtual site visit it was mentioned that the admission criteria were benchmarked with local and regional universities in an informal way. It was also mentioned that efforts are underway to sign a formal Memorandum of Understanding (MoU) with another university, to initiate a formal benchmarking exercise together. The Panel recommends that the College should expedite this benchmarking process. Also, the Panel recommends that the College should clarify how student performance impacts the revision of the BNF programme's admission policy; as, it is currently unclear how CFBS investigates the relationship between admission (English score, Mathematics score, High-School, etc.) and student performance.

Indicator 2.2: Academic Staff

There are clear procedures for the recruitment, induction, appraisal, promotion, and professional development of academic staff, which ensure that staff members are fit-for-purpose and that help in staff retention.

Judgment: Partially Addressed

- The hiring, induction, appraisal, promotion, and other faculty-related matters in the Bachelor of Business are detailed in the RUW Human Resources (HR) Policy Handbook and in the Procedure for Recruitment & Appointment of Academic Staff, covering varied aspects of selection and recruitment. As stated in the SER, faculty members are appointed by a decision of the President after the recommendation of the HR Office and a search committee (involving the Dean). An appropriate process is used to advertise job openings

and to evaluate candidates. However, the Panel was unable to find any document clearly stating the criteria in terms of teaching, research, and community services used to recruit faculty members of different academic ranks. As a result, the Panel recommends that the College should clarify the criteria used to recruit faculty members at different academic ranks.

- Once hired, recruited faculty and staff receive a comprehensive orientation programme organized by the HR Office at RUW and the Office of the Academic Vice President (AVP). This is followed by an induction from the College, with a feedback form used to assess the effectiveness of the induction process. The general feedback received from the evaluation form is discussed in the minutes of the Department Council meeting; however, the improvement decisions made on its basis were not made clear to the Panel and, thus, the Panel advises the College to include the needed improvements in the College Improvement Plan.
- As for the faculty appraisal process, its components involve evaluations by students, HoD, Dean of Faculty, and the AVP, including a faculty self- evaluation. The evaluations are conducted as per the RUW appraisal policy and related procedure, which are transparent and consistently implemented. The evaluation aspects include Faculty T&L work (30%); Research & Publications including Professional Development/Conference Presentations (10%); Community Work, including contribution to the corporate life of RUW (30%); and Teacher Evaluations by Students (20%). Assessment rubrics are used to assess each of these aspects and the mandate of the Appraisal Committee, which reviews all appraisals to ensure parity, fairness, and consistency, is clearly stated.
- With respect to the academic promotion criteria, these are detailed in the RUW Human Resources Policy Handbook and in the Academic Promotion Regulation, and the promotion of faculty members is based on the accumulation of points on teaching, research, community engagement and university service. Recently, an assistant professor was promoted to the rank of associate professor and evidence of the process was provided to the Panel. However, the Panel noticed that although the RUW Academic Promotion Regulation states that 'Quality rather than quantity is the main criterion for the evaluation of an applicant's research work', the procedures do not indicate any means (e.g., journal ranking or impact factor) to assess quality. During the interviews, CBFS members mentioned that they are working on developing a research evaluation method. The Panel, thus, advises RUW CBFS to expedite the development and implementation of such a method.
- RUW has a research strategic plan that defines its research priorities as well as its research, scholarship, and scholarly activities. This is delineated at the college level, where each college has defined some Research Themes. The CBFS research themes were last reviewed in 2017 and the college strategic plan indicates that RUW encourages and fosters high

impact research output (e.g., encourage publication in reputable and prominent journals). However, the Panel could not find any procedure or policy for promoting high-quality research at RUW and advises the College to update its research themes and better align them with the university's research focus, resulting in, for example, more women-related themes. Additionally, although RUW HR policies and procedures are supportive of women's needs, including maternity leave and in line with Bahrain Labor Law; the Panel finds that the teaching load is high for Assistant and Associate Professors to allow high impact research. As per the University Academic Staff Workload Policy, the teaching load for faculty members is: three courses and five dissertations/projects for Professors, four courses and four dissertations/projects for Associate Professors, and five courses and three dissertations/projects for Assistant Professors. The Panel noted that the time allocated to research is 45-90 hours (7.5-15%). The Panel recommends that the College should review the academic workload, to provide faculty members with more time to conduct impactful research that can be published in good international academic journals. The Panel also suggests that RUW may want to consider modifying its appraisal and promotion policy to attract and retain research-active faculty, through various incentives.

- At the beginning of the academic year 2021-2022, CBFS consisted of 15 faculty members (10 full-time faculty and 5 part-time faculty). This number includes the Dean, the HoDs, and the programme coordinators. Although the Panel acknowledges that the faculty members are qualified and fit for purpose; due to the large variety of topics covered in the Business programmes; however, the Panel finds the number of faculty inadequate to offer a Bachelor of Business in Banking & Finance and produce high-quality research. Furthermore, most of the faculty are assistant or associate professors. In order to develop a research culture, the Panel recommends that the College should consider hiring more faculty members, particularly with skills related to the application of emergent digital technologies, Fintech, Cryptocurrencies, Data Analytics in the College's fields of Business, and preferably to have among them full-time professors.
- RUW has clear policies and procedures for identifying and supporting continuing PD needs of all staff members. RUW is committed to allocate a minimum of 2% of its total revenues for staff PD and a PD plan is prepared at the beginning of every academic year (at the university, college and individual level). At the end of the semester, a consolidated PD report is developed and at the end of the academic year, the Dean submits a report of PD activities attended by faculty, as a part of monitoring and evaluating the PD processes. Evidence submitted to the Panel indicates that in the academic year 2020-2021, nine faculty members from the College engaged in various PD activities.
- As per the SER, retention rates of faculty members in the College have been stable over the past five years, with an average number of full-time faculty of 10 and two for part-time faculty. Nevertheless, the Panel noticed that no particular incentives are provided in the College to retain faculty who regularly engage in scientific research and publish. The

Panel, thus, advises that the College provide appropriate incentives that ensure the retention of research-oriented faculty members.

Indicator 2.3: Physical and Material Resources

Physical and material resources are adequate in number, space, style and equipment; these include classrooms, teaching halls, laboratories and other study spaces; Information Technology facilities, library and learning resources.

Judgment: Addressed

- Based on the SER, RUW provides enough classrooms and laboratory computers for the current student population. In interviews, faculty and students confirmed that the programme's facilities are adequate. The Panel is satisfied that available classrooms are adequate for the number of students and that laboratories are appropriately equipped for the needs of the programme. Based on the well-planned semester schedule provided, six classrooms are used for the programme and all are compliant with HEC requirements.
- The RUW campus is fully Wi-fi enabled, and an RUW email ID address is provided to each student. Four laboratories with a total of 70 computers are available and all laboratories are equipped with the Microsoft Office 365 suite and the Statistical Package for the Social Sciences (SPSS). Moodle is used as the LMS platform, with the Big Blue Button function allowing synchronous online teaching. When students first join RUW, they receive an email from the Information and Communication Technology (ICT) Department informing them of the software available to them. During the pandemic, students and faculty members were supported by allowing the ICT staff to remotely access their computers to solve technical problems encountered by any user. The rapid decision to increase the University Internet bandwidth to ensure smooth communication during online classes was also recognized.
- The RUW Library provides print resources and online resources, electronic such as textbooks, databases like Scopus, ProQuest, and Springer Link, as well as academic journals to CBFS students and faculty. The library has a dedicated learning resources section for the CBFS including 1945 books and 11 specialized journals. During interviews, faculty mentioned that the library adds resources based on faculty requests. It was also confirmed by faculty and library staff that three reference or recommended books are available for each course at the library. Access to popular academic journal databases is also available and the library is equipped with 20 computers. At the start of every academic semester, the library organizes an orientation for new students, in addition to seminars during the RUW 'Open Day'. It also provides the students with appropriate spaces for individual or group study. The Panel finds the resources and study spaces provided by RUW Library adequate for the BNF programme.

- The maintenance of the labs falls under the ICT Department. The ICT team is composed of two employees and an ICT hotline is provided to answer any ICT requests through a ticket-based system. Every week a report is issued about the status and functionality of the computers and other hardware, as a mechanism for monitoring and measuring their adequacy, whereas, software updates are usually conducted during the summer. Also, at the beginning of each semester a request is sent to the College to ask for specific software or hardware needed and every five years, the hardware equipment is updated or replaced.
- The Director of Administration is responsible for the Safety and Security on campus. He chairs the Health and Safety Committee composed of members from Administration, the different colleges and the Office of Student Life (OSL). A University Health and Safety policy document exists describing the role and duties of the Committee. As stated in the Policy, the committee is expected to meet once every other month; coordinate or conduct regular inspections; and submit an annual report to the senior management team, detailing statistics and major incidents if there are any. As for the maintenance team, it comprises 12 full-time staff members (coordinators) and 50 outsourced staff, with there being a security company also outsourced to ensure the safety of students, faculty, staff members, and visitors on campus.

Indicator 2.4: Management Information Systems

There are functioning management information and tracking systems that support the decision-making processes and evaluate the utilisation of laboratories, e-learning and e-resources, along with policies and procedures that ensure security of learners' records and accuracy of results.

Judgment: Addressed

- RUW is using PowerCampus Self-Service as an institution-wide Student Information System (SIS). This system provides a range of student data including personal and academic data, registered courses, attendance, and transcripts. It also facilitates the tracking and monitoring of data and informs decision-making at various levels: academic advising, issuance of warning letters, generation of the Dean's List of distinguished students. The SIS is utilized by the Office of the Registrar, the faculty members, and the academic advisors to closely follow up on students' progress and to enter their grades. Automated tasks *via* the SIS are used to send warning letters to students with low attendance and/or at-risk of academic failure, as well as commendation letters to those with meritorious academic performance. RUW is also using Moodle as its main LMS, with add-ons like the 'Big Blue Button' allowing synchronous communication. Weekly reports from Moodle are issued to track attendance, participation and materials shared through the system. Furthermore, the ICT team at RUW has developed a series of dashboards (using Microsoft Power BI), to make it easier to visualize trends and summarized data.

Overall, the Panel notes that the systems in place at RUW for managing information about academic programmes and students are appropriate and well inform decision-making.

- The systems in place at RUW generate tracking reports on a regular basis, which help with decision-making at various levels. For example, each month the library generates, as part of the monthly status report, usage reports for Turnitin and all other databases. These monthly reports are discussed in the Dean’s Council meetings and relevant actions are decided on and undertaken if needed. Additionally, weekly reports are generated to track Moodle activities. However, the utilization of laboratories was suspended during the COVID-19 pandemic period and so no recent tracking reports of such facilities are available.
- RUW has established a policy for Security of Students Records by which all RUW students’ records and results are secured and that is done through the Office of the Registrar. As per RUW policy, students’ records include admissions records, examination papers, transcripts, course folders, and attendance records. A clear procedure is defined on how the Office of the Registrar must proceed to protect hard copies of such students’ records. In terms of electronic records, RUW has a Disaster Recovery policy where data and documents are secured in the cloud using Amazon Web services. The ICT manager is responsible for such data backup. Data are backed-up daily on a second data server located in a recovery site on campus. Weekly back-ups are made on the cloud server. The Panel finds this data recovery plan to be adequate.
- The information systems in place at RUW allow the tracking of students’ progress from enrolment up until the completion of all courses. Once all courses are completed, an audit is done from the registrar’s side to make sure that a student has completed all the right requirements for graduation. Once all graduation requirements are met and all verifications made, it generally takes a month to process the certificate of the graduate, as was reported in several interviews during the site visit. Based on what was reported to the Panel and on the evidence provided, the Panel finds that there are at RUW appropriate procedures to guarantee that the awarded certificates and transcripts are accurate and issued in a timely manner.

Indicator 2.5: Student Support

There is appropriate student support available in terms of guidance, and care for students including students with special needs, newly admitted and transferred students, and students at risk of academic failure.

Judgment: Addressed

- A holistic and comprehensive range of student support services is made available to CBFS students in terms of student guidance, care and support, which are provided through the OSL, and on-going academic advising, and pastoral guidance provided from the CBFS faculty members. The OSL offers first aid and social counselling services through its clinic and social workers. As reported during interviews, physical fitness and prayer facilities are also provided on campus and MoUs have been signed with three hospitals to outsource a nurse on campus. In addition, the library staff provide resources as well as regular training, induction, and special seminars for students to learn about the library's resources, e-resources, and software, and the ICT Department continuously informs students and assists them in the use of the LMS and SIS, while providing them with any technical support they may need inside or outside the laboratories.
- At RUW, career guidance is provided to students at two levels: By the CBFS and by the University. At the College, students are trained to craft their CV and are prepared for job seeking through workshops. They are also provided with individual sessions of career guidance, as part of the student advising process, once they come close to graduation. The College also supports the students after their graduation in finding jobs and/or with their postgraduate studies applications. Additionally, the OSL supports students in Career Counseling and Management through the Annual Career Fair it organizes. At the University level, the Centre for General Studies offers two 'Micro-credential' Pearson Assured Programmes on career success that are available to all RUW students, including the CBFS students. These are the Soft Skills Programme (for 1st and 2nd year students) and the Career Readiness Programme (for 4th year students and fresh graduates), which the Panel appreciates.
- Necessary arrangements are in place for inducting newly admitted students, including those transferring from other institutions with direct entry after Year One. A student orientation programme takes place at the start of each academic year during which College Deans make presentations about the university and college rules and regulations and inform students about the various policies and services offered by RUW. Colleges hold an additional session for newly admitted students to orient them to college-specific requirements. During orientation, students receive a copy of the Student Handbook, in addition to a programme handbook. Students who miss the college specific induction can have one-on-one discussions with their academic advisors. In case of new enrolments in Semester Two, an orientation is conducted by the OSL, followed by one with the Dean and the HoD.
- As described in the RWU Academic Advising Policy, all new students are assigned academic advisors by the College Dean, and the list of advisees assigned to each faculty member is registered in the PowerCampus Self-Service system. Students are introduced to their advisor during the registration period at the beginning of the first semester. As per the SER, faculty members display their office hours and record all advising sessions

between them and their advisees. They are also able to access their students' records *via* the PowerCampus Self-Service system. Although it is recommended by RUW that advisees meet their advisor at least four times per semester, students reported during their interview with the Panel that they meet with their advisor whenever they need to, but at least once a semester to register for courses; as, academic advising encompasses supporting an advisee with course selection and registration, in addition to providing them with guidance and academic counselling and periodically reviewing their academic progress and ensuring their fulfillment of the graduation requirements. Based on the advising policy, the Dean can assign a maximum of 30 students to a single advisor; currently, however, advisors are advising on average 20 students each.

- Accompanying the advising system at RUW are a few other initiatives through which students can obtain answers to their questions. One is the Question and Answers (Q&A) session with the University President and with the College Dean that takes place every semester. Outcomes of such sessions are discussed in the College Council and actions are taken as needed. Another is 'CBFS Care', which similarly is an online Q&A session with the Dean and HoD scheduled every week. The Panel appreciates the various initiatives available for students to obtain advice and answers to their questions and queries.
- RUW implements a Special Needs Policy which aims at supporting students with challenges (physical or other) and ensures the provision of equal access to education to all academically qualified students regardless of their disability or differences, so that all students can contribute to, and be a part of, the university community. Students with special needs, who are a total of six students in the College of which two are in the BNF programme, are provided with special accommodations and arrangements that are needed to ensure their equal access to all facilities, teaching and learning services, and/or examinations. The OSL Department is the party responsible for facilitating such required accommodations. As a university for women, RUW considers and integrates women's needs in all its operations and, as was reported in the virtual interviews, adjustments are made where necessary to accommodate women's special needs and circumstances, such as for example during pregnancy or childbirth/delivery.
- The PowerCampus Self-Service system allows easy and rapid identification of students with low academic performance, in addition to the monitoring of their progress, where any student with a Cumulative Grade Point Average (CGPA) less than 2.0 is automatically considered as at risk of academic failure. The Office of the Registrar informs and sends a report to these students' advisors, so that they meet with the students, identify the problems they are having, and encourage them to engage more in the courses they are struggling in, in addition to checking if they may need any additional remedial support. Also, as per RUW regulations, any at-risk student on academic probation is required to sign a probationary contract and is advised to meet more frequently with their advisor and to take proactive measures to increase their CGPA. During College Council meetings,

faculty are required to report on the status of academically at-risk students as well as the measures taken to support them. The Panel appreciates the early identification, follow-up, and support measures implemented at RUW to assist students at risk of academic failure.

- Various mechanisms are used to assess support services provided to the programme's students, whether from the College or from the OSL. This is done mainly through the distribution of student satisfaction surveys and the Graduate Exit Survey. Findings of the student satisfaction surveys are analyzed in a report and action plan templates that include corrective actions to be taken based on the survey analyses are filled by the different departments. Additionally, a college improvement plan is developed to address any issues identified through the Graduate Exit Survey.

Standard 3

Academic Standards of Students and Graduates

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

Indicator 3.1: Efficiency of the Assessment

The assessment is effective and aligned with learning outcomes, to ensure attainment of the graduate attributes and academic standards of the programme.

Judgment: *Partially Addressed*

- RUW's Assessment Policy suggests several assessment tools as guidance for instructors and mandates at least three assessments for each course: class participation, a midterm examination, and a final examination. During the virtual interviews, the Panel learned that the percentage allocated for class participation (20%) covers oral participation as well as other activities and engagements. In terms of the level of complexity of assessments, a sample of quality criteria for evaluating instructors' assessment design templates, that had been verified by subject experts, was presented to the Panel and the Panel noted that there is an appropriate mechanism in place to ensure that, overall, the assessment questions are complex and in line with NQF requirements and level. Additionally, the assessments' designs are monitored by the HoD every semester based on selected quality criteria.
- The Panel also reviewed a sample of course portfolios and confirmed through it that varied continuous assessment tools are utilized to measure students' learning and performance in the programme and that there is a clear and appropriate balance between theoretical and practical assessments to assess different activities; with the inclusion of class participation as an assessment tool promoting effective learning and active engagement of the students, particularly in an online environment.
- As per the provided samples of course specifications, assessments in each course are mapped to its learning outcomes, and the courses themselves are mapped to the PILOs in the Curriculum Skills Map included in the Programme Specifications document. The PILOs are mapped to the graduate attributes and so collective achievement of the PILOs through the assessments in the courses guarantees achievement of the attributes. The mapping of CILOs to PILOs in the programme is still in its initial stages and the Panel urges the College to expedite this type of mapping (as previously recommended in Indicator 1.2), to make it clearer which CILOs exactly contribute to the achievement of

which PILOs. In addition, the Panel noticed from the course specifications and course portfolios that in some courses (e.g., 'Cooperate Finance'-BNF350), there is in the assessment of the CILOs an overreliance on classroom participation/engagement in the online environment as an assessment method. Not only this, but in some courses the CILOs are aligned to this method when it would have been more appropriate to align them with a different type of assessment. For example, in the 'Capital Markets and Financial Institutions' (BNF351) course, CILO (C2) is assessed through online engagement only when it could have been better assessed through different written assignments that would have reflected the different levels of complexity achieved by the students. Similarly, in the course 'Personal Finance Management' (BNF417), CILO (D2) is assessed through online engagement when the CILO is expecting students to apply problem solving skills and, being the upper-level course that it is, assessments, according to the Panel, should be more carefully aligned with the CILOs, if they are to provide relevant and accurate measurements. The Panel, thus, recommends that although some measures are present to ensure the alignment of assessments with CILOs, PILOs and graduate attributes, the College should review the mapping of assessments to CILOs, to ensure that they provide relevant and accurate measurements of the learning outcomes and graduate attributes.

- To measure the achievement of the PILOs, RUW relies on a two-stage process: Stage one involves a CILO Achievement Matrix, which is prepared at the end of each semester for every course offered; and stage two involves a template for mapping the achievement of PILOs against courses offered, which is prepared at the end of each academic year. The Panel notes, however, that the excel sheets presented to the Panel assess the achievement of each CILO through the overall success rate of the students in the course, where RUW sets (60%) as a success rate of passing. The Panel thus advises the College to reconsider the measurement mechanism of CILOs' achievement, to make it more rigorous, focusing on CILOs' attainment rate per assessment, in order to enable remedial actions during the course and the assurance of learning.
- PILOs achievement in the programme is also measured, alongside the evaluation of the overall effectiveness of the programme, through the survey results of graduating students, alumnae, and employers. These surveys are evaluated/analysed, and improvement plans are developed based on their results, which happen to indicate considerably high satisfaction rates toward the knowledge, skills, and competencies acquired through the programme.
- There are several monitoring mechanisms to ensure effective implementation of the assessment policy. At the beginning of the semester, faculty members submit their course specifications to the programme coordinators/HoD for conducting a quality check of them as per the quality criteria for evaluating the 'Instructor's Assessment Design Template'. In case of any major change needed in relation to the assessments, it is forwarded to the

College Council and the T&L Committee for approval. The Committee ensures adherence to the Generic Marking Criteria. The Panel reviewed a sample of T&L Committee minutes and noted that there are several actions that have been taken to support student learning and assessments during COVID-19. The minutes of the T&L Committee also reflected clear monitoring of the implementation of assessment-related policies, in addition to decisions for continuity of good practices and improvements.

- Additionally, faculty members prepare a complete course folder at the end of every semester including samples of students' graded assessment tasks, grade-sheets, moderators' feedback, copies of the CILOs achievement matrix, faculty's course reflection forms, and other course-related materials. The course folders are audited by the HoD and the Dean to ensure completeness and accuracy before being electronically archived. The Quality Assurance and Accreditation Unit (QAAU) conducts internal audits of the course folders and makes recommendations and suggestions for improvement, which are discussed at the College Council, and this audit exercise acts as an evaluation mechanism of the effectiveness of the assessment process.

Indicator 3.2: Academic Integrity

Academic integrity is ensured through the consistent implementation of relevant policies and procedures that deter plagiarism and other forms of academic misconduct (e.g. cheating, forging of results, and commissioning others to do the work).

Judgment: Addressed

- The College has several documents that address the importance of maintaining academic integrity such as a dedicated Plagiarism Policy, Student Handbook, and Plagiarism Awareness Handbook, in addition to there being awareness sessions and webinars held during the induction period for new students and, also, as a part of the college continuous students' support programmes. Penalties and consequences to be expected as a result of academic misconduct acts are clearly stated in the policies and procedures that facilitate dealing with such cases. The Panel noted from the SER and from what was confirmed during interviews and during the IT demonstration conducted, that the homepage on the SelfService system of every academic course taught in a semester contains a copy of the policy on plagiarism. The Panel also examined some course specification documents provided as evidence and found that all documents had at the end, a disclaimer drawing the attention of students to the Plagiarism Policy. Thus, the Panel concludes that there is appropriate dissemination of policies and procedures related to academic integrity among students and staff.
- The College utilizes a plagiarism detection software (Turnitin) to help maintain originality of research-based assessments, and students are required to submit only essay-type

assignments through Turnitin to detect similarities and determine cases of academic misconduct. Interviews with faculty confirmed that plagiarism is assumed if similarity exceeds the assigned percentage of 30%. The Panel is of the view that the current acceptable similarity percentage is high and recommends that the College should review the acceptable percentage and determine better measures and mechanisms to identify academic plagiarism cases in addition to similarity. Evidence of workshops related to the use of Turnitin was presented to the Panel in addition to a sample of students' assessments checked against similarity and samples of misconduct cases related to cheating, with clear disciplinary actions taken to penalize the students.

- During the virtual site visit, the Panel gathered that students are generally aware about plagiarism and other forms of academic misconduct and their consequences. In the case of academic misconduct, a Disciplinary Committee is formed by the President, consisting of the OSL Director, two academic staff members, and the Registrar. The Disciplinary Committee investigates academic and non-academic violations. The Panel acknowledges that there are sound and consistently implemented processes for handling cases of academic misconduct.
- All cases of academic and non-academic misconduct are documented once they occur, and a Disciplinary Incident Report Form is completed by the instructor for further action and follow up. The Dean of the College maintains a record of all plagiarism cases in a Plagiarism Log Sheet. Evidence provided indicated that any plagiarism cases beyond the fourth offence are referred to the Disciplinary Committee for investigation and penalty decision as per Regulations of Student Violation of Professional Misconduct.
- The College is currently in the process of conducting a desktop benchmarking exercise of its Plagiarism Policy with WVU Plagiarism Policy, to assess its practices of handling cases of academic misconduct, and the benchmarking report is under discussion by the T&L committee. The Panel is of the view that, apart from the slightly high similarity percentage, the College has satisfactory measures in place to maintain the academic integrity aspect of learning, and appropriate actions are taken to deal with cases of academic misconduct and plagiarism.

Indicator 3.3: Internal and External Moderation of Assessment

There are mechanisms in place to measure the effectiveness of the programme's internal and external moderation systems for setting assessment instruments and grading students' achievements.

Judgment: *Partially Addressed*

- The RUW Assessment Policy includes formal procedures for internal moderation of assessments, which is a two-phase process encompassing mid-term and final

examinations only. The first phase takes place prior to the assessments when the Programme Coordinator and the HoD receive copies of the examinations to determine their appropriateness and compliance with university grading requirements. The pre-moderation exercise is conducted by the moderators filling the 'University Quality Criteria for Evaluating Instructor's Assessment Design' form, which serves as a verification tool of the alignment of the assessments with the CILOs; the appropriateness of their level; and their validity in terms of the variety of questions they cover. A completed sample of such forms was presented to the Panel, which illustrates the consistent implementation of the pre-moderation practice and demonstrates several modifications in the assessments (e.g., in BNF417).

- The second internal moderation phase takes place after the assessment is administered, and through second marking of final examinations only and course folder audits. It aims to ensure that the marking scheme is applied fairly and accurately, and the results of the post-moderation are discussed in the College Council. As per the Assessment Policy, in case of any significant difference in the grading, which is 10% or above, a committee comprising the first, second marker, HoD and the Dean is formed to discuss the results of the grades and a decision is taken accordingly. As for the auditing of course folders, these are checked by the HoD and Dean before being electronically archived for completeness and accuracy. The Panel was presented with a sample of the College Council Minutes, including discussions on the moderation process, and noted that plans for improvement of internal post moderation are being considered starting next academic year, to ensure better quality moderation in terms of level, complexity, fairness, and consistency of assessments. The Panel finds the internal pre-and-post moderation practices to be, in general, appropriate and consistently implemented, thus contributing to ensuring fairness of assessments and grading, and leading to improvement in both courses and the programme. However, the Panel noticed that moderation is centralized by the HoD and Dean and, therefore, advises the College to decentralize the internal moderation process by involving other faculty members in it and, consequently, supporting peer knowledge-sharing practices.
- RUW has an External Examiner and External Verification Policy that identifies the criteria for selection of the external examiners/verifiers. According to the Assessment Policy, external moderation is implemented on 30% of the courses offered annually and moderators verify the course folders and carry out co-examination of some assessments, such as the SBP and its related presentations. They generally evaluate the course contents; assessment types and design; the fairness of grade allocation; and the extent to which the ILOs are achieved. The Panel noted that the external moderation procedure is in place and realized during the interview with the external moderators that they are satisfied with the level and quality of assessments. However, the Panel also noticed that the moderators were mainly faculty members from RUW's partnering institutions or involved in activities with RUW and this was further confirmed through the examination of the moderators'

CVs. Although the Panel notes that the external mechanism is in place, the Panel is of the view that external moderators should be independent from RUW to maintain transparency and effectiveness. Therefore, the Panel recommends that the College should review the selection criteria of external moderators, to ensure that they are clearer, reflecting diversity and independence, and align well the qualifications and specializations of moderators with the courses verified and moderated.

- Evidence provided to the Panel showed that a report is prepared after the external verifier/examiner work is completed and the outcome is discussed in the College Council and incorporated into an improvement plan. The Panel notes there is an external moderation process that is consistently implemented in the College and that the external moderators' feedback is used towards the improvement of the overall programme.
- With respect to there being formal and appropriate mechanisms for the evaluation of the effectiveness of the programme's internal and external moderation, the Panel was informed during interviews that the College has not yet officially started the implementation of the evaluation process of the effectiveness of internal and external moderation against specific set criteria, as the evaluation criteria are still under development. This is also confirmed in the SER, where it is explained that the College is currently in the process of developing a pilot template to be used in the academic year 2021-22 for the purpose of the evaluation of the contribution of external moderators. However, the QAAU conducts internal audits on all the course folders, including the internal moderators' forms, and gives its recommendations on them, which are discussed in the College Council, and this process contributes to the evaluation of the effectiveness of internal moderation. Similarly, external verifiers' reports are discussed by the College Council for future improvements and this process contributes to the evaluation of effectiveness of the external moderation. Although the Panel acknowledges these mechanisms for evaluating the effectiveness of the moderation processes, the Panel advises the College to expedite the development of specific criteria on the basis of which to conduct the evaluation.

Indicator 3.4: Work-based Learning

Where assessed work-based learning takes place, there is a policy and procedures to manage the process and its assessment, to assure that the learning experience is appropriate in terms of content and level for meeting the intended learning outcomes.

Judgment: Addressed

- The curriculum of the BNF programme includes a required three-credit hour internship course (BUS399), which students are eligible for after the successful completion of a minimum of 66 credit hours of the programme. RUW has an Internship Policy and

Procedures in place for the management and evaluation of the work-based learning course, and this policy is uploaded on the course homepage and therefore accessible to both faculty and students. The Internship Policy and interviews confirmed that students are required to undertake a minimum of 200 training hours with a recognized organization, which can be arranged either by the Institution or by the students themselves, provided that the selected organization is not a current employer of the learner and is approved by RUW.

- In January 2021, the Institution modified its Internship Policy in response to the recent pandemic circumstances and granted the students through the modifications the choice to either work virtually or take an obligatory Liberal Arts course. The Panel appreciates the flexibility and prompt responsiveness displayed by the College to deal with exceptional circumstances and ensure the safety of students without compromising the structure of the programme.
- The internship policy and procedures clearly describe the roles and responsibilities of all those involved in the workplace experience: the internship coordinator, internship instructor, the student intern, and the workplace/field supervisor. As indicated within the College Organizational Chart, the internship coordinator is assigned at the college level to ensure appropriate placement and maintain appropriate support of the student interns, so that they have sufficient and relevant professional exposure. The internship coordinator thus overlooks all matters related to the students' internship, such as registration for the course, internship induction, work placement, communication with the host organizations, and the monitoring of internship processes while maintaining related records. The Internship Coordinator and Course Instructor set the scope for the internship and draft the expectations to be met by the students upon completion of the internship. The assigned instructor is also responsible for guiding the students throughout the internship placement. As for the students, they are required to complete during their 200 hours specific tasks that are in line with their internship scope, regularly meet with the internship coordinator/course instructor, and in the end of their training, they must conduct an oral presentation supplemented with a PowerPoint presentation and written report. The field supervisor, on the other hand, is responsible for monitoring the students' attendance, keeping a weekly log of their activities, and contributing to the evaluation of their performance. The Panel found that policies, procedures, roles, and responsibilities for the management of the Internship course are clear and comprehensive.
- The internship course has a set of well-defined CILOs to which several assessment mechanisms are mapped, to ensure that the experience of the practical training and the skills and knowledge gained through it, are achieved and that they contribute to the overall achievement of the PILOs to which the internship course is mapped. The internship is graded based on a written Internship Evaluation Form completed by the field supervisor at the host organization (40%); participation in discussions held during the

internship (10%); employer's feedback on student's attendance (10%); a written project report (20%); and a presentation of the project (20%). In interviews with the internship field supervisors, they expressed their satisfaction with the trainees and provided the Panel with positive feedback about their performance on the job; however, they also requested more attention to be paid by the College to the development of the trainees' soft skills and to the increase of the practical aspects of learning. Nevertheless, the Panel examined evidence provided by the Institution of students' end-of-training reports and finds the structure as well as the quality and level of the internship works presented by the students appropriate. Overall, the Panel appreciates the organization and management of the work-based learning experience, its consistent implementation, and overall effectiveness.

- The feedback provided through the annual satisfaction surveys targeted at different stakeholders, such as the students and alumnae, contribute to the evaluation of the internship course effectiveness and provide the College with suggestions for the improvement of the BNF programme in general. Additionally, the internship is evaluated in a more targeted way through the students and instructors' course and teaching evaluations conducted by the College, the results of which indicate high satisfaction rates toward the internship experience. Interviews with alumnae and students who have already undergone internship, and internship field supervisors also yielded similar satisfaction rates, and confirmed to the Panel RUW's responsiveness toward improvement of the internship based on stakeholders' feedback and suggestions (e.g., changing the internship from an elective to an obligatory course; changing an intern's workplace if there are issues being faced, etc.).

Indicator 3.5: Capstone Project or Thesis/Dissertation Component

Where there is a capstone project or thesis/dissertation component, there are clear policies and procedures for supervision and evaluation which state the responsibilities and duties of both the supervisor and students, and there is a mechanism to monitor the related implementations and improvements.

Judgment: Addressed

- The curriculum of the BNF programme includes a required three-credit hours Final Year Project course (the SBP) (BNF499), with clearly stated CILOs covering all four areas of outcomes and with assessment tasks appropriately mapped to them in a way that contributes to the achievement of the BNF ILOs. In this final year course, students are required to demonstrate knowledge and understanding in different business areas and apply critical analysis of real business-related issues. The students are required to successfully complete 'Research Methods' (BUS300) as a pre-requisite and a total of 99 credits of coursework before they can register for (BNF499), which is a capstone course

that enables students to demonstrate their cumulative knowledge in the field of business in general and banking and finance in particular.

- Once students complete their registration for this course, the SBP Handbook is electronically uploaded on the course homepage for easy access and to provide the students with guidance on the structure of the project, referencing, and methods of assessment. The project can be done individually or in a team made up of a maximum of three students. Although the Panel was presented with an administrative document listing registered students on the SBP course, together with the roles and responsibilities of the parties involved, the Panel is of the view that the current version of the SBP Handbook which is accessible to students is not comprehensive and is very general in nature, with no clear description in it of the roles and responsibilities of the involved parties. The Panel, thus, recommends that the College should revise the SBP Handbook, to clearly include the roles and responsibilities of both the supervisor and the learner.
- The Panel was informed during interviews with students, alumnae, and faculty that students are provided with sufficient guidance during all stages of the preparation of the SBP; as, an assigned SBP Coordinator initially meets with them to explain and discuss issues related to the preparation of the SBP. After this meeting, the students are requested to complete a form with ideas for research topics and preferences for an individual supervisor to work with. The assignment of supervisors to projects is determined by several factors such as topics of interest and specializations of supervisors, their availability, faculty workload as well as the actual preferences of the students. Once supervisors are assigned to the students and research proposals are approved by the College Council, it becomes the supervisors' responsibility to monitor students' performance and progress against the General Research Timeline and the individual work plan that they develop for their project, and to support them in the process till completion of their SBP. The individual project supervisors themselves as well as the students are monitored by the SBP Coordinator. The Panel examined samples of project timelines, completed SBPs, and feedback from supervisors on projects' progress and found them satisfactory.
- The SBP course is assessed through several components, which are: Classroom Participation (10%); Progress Report (10%); Final Report (50%); and Presentation/e-Presentation (30%). As the SBP registered students are working their way toward the completion of the final project, they are required to present their work in progress as a midterm assessment first before their final assessment when they defend their projects in front of a panel/jury comprising the SBP supervisor as a Chair, an internal examiner, and an external examiner either local or international. Amendments to the SBP evaluation were made by the College to adapt to the environmental circumstances of teaching resulting from the pandemic, and an e-Poster presentation has thus replaced the actual defending of the project in front of a panel/jury of examiners. The Panel advises that the

College reviews the composition and the roles of the SBP panel/jury; as, having the SBP supervisor as a panel/jury Chair may impact the outcome of the evaluation of the presentation and raise bias issues.

- The students are also required to submit a related report as a part of their final assessment. The final report and presentation are graded based on an evaluation form/grid with set criteria, including the structure of the research, literature review and critical discussions, methodology and analysis. While the Panel acknowledges the importance of the marking evaluation grid, the Panel is of the view that it could benefit from being more detailed in terms of its criteria, which would allow for evaluations that are more transparent and fairer; as, the way the grid is currently structured is more like a checklist of items rather than a full-fledged rubric with clear expectations per item. In addition, the Panel also noticed that research ethics is not clearly defined as part of the SBP evaluation, which is necessary for ensuring the assessment of PILO (D3). Therefore, the Panel recommends that the College should revise the SBP marking evaluation grid, to make it better aligned with the programme's ILOs and more detailed and clearer in terms of what is expected of the students' performance in the project.
- The Panel notes that there are mechanisms in place for monitoring the implementation of the SBP; as, the individual project supervisors and students are monitored by the SBP Coordinators and the College Council is involved in discussions about the SBP supervision process, proposed research topics, and any other issues that may arise pertaining to the projects. Recommendations and suggestions are made accordingly. In addition, course evaluations are also conducted to assess students' satisfaction with the overall learning and supervision experience. The Panel was also informed that the College is currently in the discussion phase of introducing a survey to measure the effectiveness of the current processes of all 499 SBP courses across the different business specializations of the College, for the purpose of improvement and enhancement.

Indicator 3.6: Achievements of the Graduates

The achievements of the graduates are consonant with those achieved on equivalent programmes as expressed in their assessed work, rates of progression and first destinations.

Judgment: Addressed

- The Panel examined the evidence provided by the Institution in the form of the Study Plan, course specifications, course portfolios and students' graded work and was able to confirm the appropriateness of students' achievements as well as compatibility with other similar undergraduate programmes offered. The assessment methods and students' output of different levels of courses and specializations were examined, and this confirmed that the complexity of the assessments is aligned with the levels of the courses;

as, more research, case studies, reports, essay questions and presentations were utilized in advanced courses compared to knowledge testing in the lower-level courses. The Panel notes that the assessment of individual students within the courses is satisfactory; as, students' knowledge and skills are evaluated in specific areas. This is in addition to assessment across courses, as evident in the capstone and Internship courses. The mapping of the assessments to the CILOs and the courses to the PILOs that are aligned to the graduate attributes, which include creativity and enterprise, further indicates the links between these components and the embedment of the attributes, including the ability to create and innovate, in the programme and its curriculum.

- The Panel was presented with the BNF programme data set with enrolment and graduation rates data and evidence showing cohorts' analysis from 2017-2018 till 2020-2021 academic years, and the SER states the average rates of retention, progression, and graduation over the last eight years (from 2012-2013 to 2019-2020) in the BNF programme to be 72%, 66%, and 67%, respectively, with students graduating within four years of study. The Panel also reviewed the College Council discussions on the cohort analyses and notes that although the average retention rate of students who continue in the programme is considerably high, the withdrawal rate is high too (21%), especially since the number of enrolled students in the programme is low (only 9 to 13 students admitted each year from 2017-2018 till 2020-2021). Based on what is stated in the SER and discussed during interviews, the College conducted an informal benchmarking exercise with an international higher education institution in the United States (Schneider School of Business and Economics at St. Norbert College) and the results were close to those of the BNF programme data especially with respect to the graduation rate. The Panel is of the view that the progression and graduation rates are acceptable and comparable to other higher education institutions. However, the Panel recommends that the College should conduct a formal study of the reasons behind the relatively high withdrawal rate in the programme, to be able to develop a mitigation plan accordingly.
- To collect data from its stakeholders, RUW employs surveys, such as the Graduate Exit Survey, Alumnae Survey, Employer Survey. Evidence provided and interviews confirmed that data collected from these surveys is discussed in the College Council meetings, and suggestions and recommendations are made accordingly and incorporated into the College Improvement Plan. Graduate destination data collected from the Alumnae, which acts as a tracking mechanism of the graduates, contributes to the improvement of the T&L processes at the Institution and provides RUW with insight on the employability and career options open to graduates. The Panel noted from the alumnae data collected that the BNF programme has a total of 332 graduates since it launched, with 43% being employed, 6% run their own businesses, 27% unemployed, and 8% unemployed by choice; while 8% are engaged in higher education. The Panel is concerned about the high number of unemployed graduates and advises the College to formally investigate reasons for the

high percentage of unemployment among BNF graduates, for the purpose of improving the programme.

- Overall, the Panel deduced from the several interviews it conducted with the programme's stakeholders and from the results and analysis reports of the employer and alumnae surveys conducted by RUW a general satisfaction with the BNF graduates' profile, knowledge, and skills. The employers however did emphasize during their interview the need for the College to concentrate more on the practical aspects of learning and to incorporate them in the curriculum to better prepare graduates for the workplace, and the Panel advises the College to seriously consider their input.

Standard 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.

Indicator 4.1: Quality Assurance Management

There is a clear quality assurance management system, in relation to the programme that ensures the institution's policies, procedures and regulations are applied effectively and consistently.

Judgment: Addressed

- The SER states that the RUW Quality Policy, RUW Guidelines for Governance and Quality Management and the RUW Quality Framework provide a 'broad outline of the quality assurance management system' that is in place in the University. These documents provide guidance on the University's overall approach to Quality Assurance (QA) but little operational detail. However, the University has a significant number of policies and procedures that are QA-related which apply at the programme level. These are available through the University's DMS. Nevertheless, the Panel suggests that an integrated QA document or manual which combines the basic principles on how QA is managed in the University, together with an overview of the policies and procedures in use, might be helpful in better informing faculty and staff of their role in QA. The Panel also notes that certain key activities which are or should be taking place at the programme level (Annual Programme Evaluation, Periodic Curriculum Review) are not supported by procedural documents and this will be discussed further under Indicator 4.3.
- The Document Control Register (DCR) lists policies and procedures together with who is responsible for reviewing a policy and when it was last reviewed. The Guidelines for Governance and Quality Management, Section 7 states that 'The DCR is updated once each semester and is audited regularly'. The policy on Policy Writing gives instructions for writing and reviewing policies. This states that University policies are valid for three years and it is the responsibility of the Director of QA to ensure that policies remain relevant and up to date, with the final approval taking place at the Senate. However, scrutiny of the DCR shows that some key policies have not been reviewed within this period, for example: the Quality Policy reviewed in 2016-17, Benchmarking Policy reviewed in 2016-17, Academic Staff Policy reviewed 2013-14, and so on. This gives rise to some obsolete terminology being used in some policies, such as the use of 'faculties': an organizational unit not shown in the University's organisational chart. The Panel, thus, recommends that the College should conduct more timely revisions of its key policies.

- College level mechanisms for managing the QA of the programme are supported and overseen by the QAAU and the Senate's Quality Assurance and Enhancement Committee (QA&EC). The QA&EC includes college representatives who report back to the College Council. At the college level, the functional chart does not show any committee responsible for QA at the programme or department level but instead accountability for QA runs through Programme Coordinators, HoDs and the Dean, as confirmed in several interviews. The College Council checks the implementation of quality management at the programme level and there is a student representative who attends the Council by invitation. The items discussed by the Council are wide-ranging and the Panel is of the view that the College Council operates effectively in monitoring quality of the programmes.
- Three elements which are key to quality management at the college and programme level are the College End of Semester Report, Course Folder Audit carried out by the QAAU, and the College Improvement Plan. The end of semester report is a reasonably detailed report and the QAAU audit takes a checklist approach to assuring correct documentation is present, whereas the Improvement Plan contains a wide variety of college-level activities and related recommendations. While it was evident from the interviews that the College Council monitors college-level QA and acts when necessary, the effectiveness of monitoring at the university level is less clear. Also, certain processes required by the university policy, such as the periodic review (see Indicator 4.3) and the gathering of regular feedback from stakeholders (see Indicator 4.4.), have not happened consistently and, so, the Panel urges the College to ensure a regular and consistent approach to their implementation (as recommended in 4.3 and 4.4), through close monitoring of QA-related university policies.
- During several interviews, faculty and administrative staff members described their role in QA consistently and with understanding of the issues involved. The role of the Programme Coordinator is key to this understanding and the Panel found this level in the programme QA hierarchy to be working effectively. All faculty have access to training in QA procedures, either at yearly induction or through their own PD activities. Also, annual faculty appraisal includes a section for Programme QA and enhancement activities such as NQF mapping, and internal programme reviews.
- The Panel learned in its interview with the university QA staff that evaluation of the quality management system had taken place approximately two years ago, triggered by a change of leadership. A key change in the nature of the system was to decentralise responsibility and enable colleges to take more ownership for their QA processes. Although this process had been paused in the last two years, it was reported to be progressing again.

Indicator 4.2: Programme Management and Leadership

The programme is managed in a way that demonstrates effective and responsible leadership and there are clear lines of accountability.

Judgment: Addressed

- The college's organizational chart is appropriate for the management of the BNF programme, which has three members of staff assigned to it, and there is a coordinator for each programme, whose role includes contributions to managing all aspects of the programme. Other relevant roles in the organizational chart include that of Career Guidance and Alumnae Coordinator, Internship Coordinator, and QA & Enhancement Coordinators. These roles all report to the Dean.
- Job descriptions show clear reporting relationships. There is evidence of effective communication and decision-making. For example, the Dean and HoDs work closely together to monitor and ensure quality of the programmes. The SER gives an example of this clear and close working relationship during the COVID-19 pandemic when the HoDs were responsible for weekly monitoring of online classes. The Dean and HoDs play a vital role in ensuring effective communication and decision-making by holding regular meetings, and decisions are communicated to faculty members *via* departmental meetings or the College Council.
- The University has established various committees as well as the College Council for coordination and communication, which have mandates setting out their responsibilities. The Senate has several standing committees, the most relevant here being the T&L Committee and the QA&EC. All faculty are encouraged to take part in the standing committees and the College puts forward nominations each year.
- It is clear that there are roles and bodies at the university and college level which play a part in academic responsibility and the custodianship of the academic standards of the programme. A table provided by the College sets out clearly which academic and QA-related responsibilities lie at the department, college or university level.
- The job description of the Dean makes it clear that the role embodies academic leadership of the College. The role of Programme Coordinator does not include any leadership elements; rather, that role assists the HoD, who according to the job description of the role mainly carries responsibilities in management rather than leadership terms. The Panel noted consistently in interviews that a clearly understood line of responsibility runs through in the academic programme from Programme Coordinators to HoDs to the Dean. Also, the SER makes it clear that the HoDs and Dean work closely together on programme management, and leadership is exercised in implementing necessary improvements to the programme, such as during the COVID-19 pandemic. It is worth noting that the College

was without a permanent Dean from late 2019 until May 2021; however, in the absence of the Dean, appropriate leadership arrangements were in place to ensure an effective response to the pandemic, amongst other issues.

Indicator 4.3: Annual and Periodic Review of the Programme

There are arrangements for annual internal evaluation and periodic reviews of the programme that incorporate both internal and external feedback and mechanisms are in place to implement recommendations for improvement.

Judgment: Partially Addressed

- The SER states that internal annual evaluation and review is implemented using routine mechanisms such as: review of curriculum and study plans, review of programme specifications, Q&A sessions, Course folders, Graduate Exit Survey, Employer Survey, and Alumnae Survey. Recommendations from these activities are included in, and addressed through, the comprehensive College Improvement Plan. In interviews, the Panel was informed that the most important aspects of the annual review are the review of assessment grades and the audit of the course folders (which contain the assessments). The audit of course folders is carried out by the university's QAAU and is largely a tick box exercise, checking, for example, whether templates are up-to-date and whether CILOs are appropriately mapped. The course folder contains a reflection on the course by the instructor with instructor's recommendations and, in 2020, the QAAU noted that better reflection was needed, and this was reported in one of the College Council meeting minutes dated 5/11/2020. Although the course folder audit is of crucial importance, the Panel advises that equal concentration be given to other activities involved in the annual reviews of the programme (e.g., review of curriculum, specifications documents; analysis of survey results; etc.), so that the annual review better reflect the programme as a whole. Also, although the College Improvement Plan is comprehensive and includes all recommendations resulting from the review activities of the programme, the Panel finds that it remains to be at the college level and, thus, recommends that the College should produce an annual review report at the programme level, including a relevant improvement plan (where necessary). Finally, the Panel noticed that the policies (at university or other level) do not clearly describe how the annual review of the programme should be carried out and, thus, advises the University to develop a separate policy and/or procedural document for this type of review.
- All recommendations resulting from the review activities of the programme and included in, and addressed through, the College Improvement Plan are monitored by the College Council. The Panel noted changes to the programme as a result of these review activities, which indicates that there are mechanisms for monitoring the recommendations of annual reviews.

- The University has a clear Periodic Programme Review Policy which sets out the expectation that a programme undergoes an internal or external review every four years, external review alternating with internal, as was also confirmed during interviews with the QA staff. The policy also makes provision for such a review to be deferred if the BQA is conducting an external review.
- The BNF programme took part in the BQA's 1st Cycle Programme Review (an external activity) in 2014-2015. As per RUW policy of periodic reviews, it is expected that the University should have carried out its own internal periodic programme review of the BNF programme by 2018-2019; however, this did not happen. Instead, in 2016-2017, the College itself carried out an internal programme review activity, called Curriculum Review. A flow chart shows the inputs and outputs of this process, including input from external stakeholders. The internal review was a significant activity which gave rise to a revised curriculum and new Study Plan effective from the academic year 2017-2018. Curriculum revisions that were discussed by the T&L Committee and the Senate included, for example, recommendations for changing a course to an elective (BNF413), changing the weightings of some assessments (BNF412), updating reference lists (e.g., BNF351), and inviting more guest speakers (BNF405). The Panel acknowledges the Curriculum Review and the significant amount of work that it entails. Despite this, it is expected that four years on from this review, the University would carry out an external periodic review, but the Panel was informed in interviews that the College is again conducting a Curriculum Review. Also, the Panel learned that the terminology for reviews has changed over the years and that the College now considers the Curriculum Review as essentially the same as the Periodic Review. However, the Panel considers this not the case; as, the university internal review uses the BQA self-evaluation report template which discusses all aspects of the programme and its management, whereas the Curriculum Review only deals with the curriculum. Also, in any case, an external review should have been due at this point. Additionally, the SER acknowledges that the internal periodic review has not taken place as per the university policy because of the level of external scrutiny in recent years (BQA Programme Review, Programme Mapping, as well as informal external review activity (see next paragraph). Still, this does not explain why a significant internal review exercise (Curriculum Review) was carried out instead. The Panel, thus, recommends that the College should regularise without delay the implementation of periodic reviews according to university policy and procedures, to ensure that appropriate and comprehensive scrutiny of the programme occurs on a consistent and regular basis.
- The College has carried out informal reviews of the BNF programme led by external peer reviewers in the years 2007, 2013-2014, and 2021. In its interviews with the external examiners/reviewers, the Panel was informed that reviewers were chosen on an informal basis and received no specific instructions on how to carry out the review, relying mainly on their experience and knowledge of such activities in other institutions. While the activities in themselves were useful in providing comments about the programme from

experienced and knowledgeable externals, the Panel does not consider them as a substitute for structured periodic external reviews.

Indicator 4.4: Benchmarking and Surveys

Benchmarking studies and the structured comments collected from stakeholders' surveys are analysed and the outcomes are used to inform decisions on programmes and are made available to the stakeholders.

Judgment: Partially Addressed

- The College is governed by the university practice as far as benchmarking and surveys are concerned. The University has a Benchmarking policy and a Benchmarking Planning Form. The policy includes the formal programme reviews undertaken by colleges with local, regional and international universities as well as other benchmarking activities. The policy distinguishes formal from informal benchmarking and the benchmarking can be internal or external. The Benchmark Planning form requires appropriate information about the proposed partner.
- Formal benchmarking of the BNF programme has involved a university MoU with WVU and has covered certain university level Policies: Plagiarism Policy and Course and Instructor Evaluations, though not, so far, a comprehensive programme benchmarking. The exercise consists of a series of questions to WVU about the activities in question, with WVU's answers. No evidence of data collection is given and in fact, the documents do not seem to fit any of the forms of data collection mentioned in the Benchmarking policy or clarify how the benchmarking is being used for decision-making. A letter from the WVU Review Director, however, comments favourably on the BNF programme, saying that it reflects international quality standards. The Panel was also informed during interviews that some informal benchmarking activities have been conducted by the College on the programmes offered, including the BNF programme with its strategic partners La Rochelle Business School, France. The benchmarking included academic aspects such as curriculum, course contents, assessment and CILOs and PILOs.
- Additionally, the University has engaged in other outward-facing activities which have involved the College, including educational trips and collaborations with other schools of business internationally. There is, therefore, some evidence that the College is looking to external partners and peers for review of its programmes with the intent of benchmarking them. Nevertheless, the Panel recommends that the College should expedite the implementation of comprehensive and structured benchmarking exercises of the BNF programme, and with greater adherence to the university benchmarking policy and clearer demonstrations of how the benchmarking outcomes are being used in the programme.

- The University Surveys Policy sets out a dual pathway for survey approval: staff and student satisfaction surveys are approved by the Senior Management Committee; while all surveys concerned with academic programmes are approved by the Dean's Council. In interviews with the QA staff, the Panel was informed that almost all surveys were administered by the QAAU, and depending on the survey in question, analysis of results may be done by the QAAU or at the college level. The College carries out a variety of surveys to seek feedback from stakeholders. The information gathered is discussed at College Council and used in improvement plans. The surveys include Student Evaluation of Courses; Graduate Exit Survey; Employer Survey; and Alumnae Survey.
- Considering the use of these surveys in decision-making, comments from surveys and course and teacher evaluations are used as sources for the College Improvement Plans and End-of-Semester Reports. These documents, however, are not programme-specific and so while the Panel acknowledges that feedback from surveys and other informal sources is passed on to individuals on a one-to-one basis, and that stakeholders find faculty approachable and accessible; nevertheless, the Panel is not confident that feedback received through instruments such as surveys is used in a structured way at programme level, to inform decisions related to the programme. Also, the low return rate on some surveys (e.g., the Graduate Exit Survey) reduces their usefulness in decision-making. In interviews, the Panel was informed that low return rates had been noted and ways of encouraging a higher return rate from students and alumnae were being explored. The Panel recommends that the College should explore further ways to increase survey response rates and ensure that responses are analysed and reported on at programme level in a structured way, to inform decision-making concerning the programme.
- Stakeholders whom the Panel met (e.g., students; alumnae; employers) were satisfied that their comments were taken seriously and that they were listened to carefully. They were also satisfied with changes implemented based on their feedback. Changes are communicated to stakeholders in various ways: to employers through the College Advisory Committee; to alumnae through the recently instituted Alumnae portal and Alumnae Committee; and through a 'You Said We Did' presentation posted on electronic bulletin boards. The Panel appreciates the efforts of the College to inform stakeholders of changes made on the basis of their feedback.

Indicator 4.5: Relevance to Labour market and Societal Needs

The programme has a functioning advisory board and there is continuous scoping of the labour market and the national and societal needs, where appropriate for the programme type, to ensure the relevancy and currency of the programme.

Judgment: Addressed

- The College has an advisory committee (the CAC), for which there is a university policy and mandate. These show clear terms of reference and make provision for appropriate membership of the committees. Although there is no advisory committee at the programme level, the Panel is convinced with RUW's justification that the four programmes delivered by the College teach the majority of courses in common and that it therefore seems sensible to have one advisory committee across the programmes.
- The Panel was provided with examples and evidence related to updates to the programme based on CAC feedback (e.g., the introduction of SPSS in some courses; updates decided on by the College Council based on CAC comments). Despite this, it is not yet clear to the Panel that the feedback from the CAC is used regularly and systematically in programme decision-making. The Panel thus advises that the College make a report from the CAC a standing item on the College Council meeting agenda, so that its feedback can be captured systematically and acted on where necessary.
- To ensure that the programme meets the labour market, national, and societal needs, the SER states that the College uses input from the CAC, and also exposes students to current market trends and practices through field visits. Additionally, employers and alumnae are used as external examiners of students' senior projects, through which they provide feedback relevant to the latest labour market trends and needs. However, the Panel was informed in its interview with the CAC that not all suggestions which the Committee made with respect to how the programme could meet the labour market needs could be taken up by the College because of internal and external constraints. The Panel also learned in interviews (e.g., with alumnae and CAC members) of various changes to the programme content and delivery which were thought to be necessary in this regard, such as: the need for a review of the internship quality; learning from a global perspective; digital transfer and fintech content; interviewing skills; and more practical experience. The Panel, thus, advises the College to explore ways to capture suggestions from its external stakeholders more consistently and effectively so that there is better assurance that the programme is meeting labour market and societal needs. This could be facilitated by a more consistent approach to external periodic review (see Indicator 4.3) and a more effective approach to surveys (see Indicator 4.4).
- A thorough exercise in market scoping was originally carried out by McGill University before the launch of the BNF programme in 2005. Since then, various review activities of the programme have taken place, as pointed out in Indicator 4.3 and although one of the aims of these activities relates to assessing whether the programme is relevant and up to date; formal studies with targeted data that enable the scoping of the labour market and the national and societal needs do not appear to have been carried out until very recently. In specific, a new scoping study was carried out by KPMG in June 2021. This detailed study (Feasibility Assessment of Bachelor of Business in Banking & Finance) gives a market assessment (including increasing trends for women to enter HE in Bahrain),

demand and supply assessment, survey analysis (employer, students and alumnae), and a business case. The report contains much detailed and useful information. The Panel was informed through interviews of how the College will be embedding the report's conclusions within its academic programmes.

- The CAC feedback, as a mechanism for ensuring the relevancy and currency of the BNF programme as per the labour market needs, is regularly monitored through the College Council meetings, where CAC comments and recommendations are evaluated, addressed, and usually acted upon. However, with respect to the last formal study on market scoping, given that it is very recent and that the previous one took place a long time ago (16 years exactly) without evidence of reviewing it, it is clear to the Panel that there is a need to regularise the monitoring and review of all the mechanisms in place for scoping the labour market and societal demands and not just some of them (i.e., the CAC). The Panel, thus, recommends that the College should conduct a more comprehensive review of all the mechanisms used for monitoring whether the programme meets labour and societal demands, to ensure that they are effective and remain fit-for-purpose.

V. Conclusion

Taking into account the institution's own self-evaluation report, the evidence gathered from the interviews and documentation made available during the virtual site visit, the Panel draws the following conclusion in accordance with the DHR/BQA *Academic Programme Reviews (Cycle 2) Handbook, 2020*:

There is Confidence in the Bachelor of Business in Banking & Finance of College of Business & Financial Sciences offered by the Royal University for Women.

In coming to its conclusion regarding the four Standards, the Panel notes, *with appreciation*, the following:

1. The two 'Micro-credential' Pearson Assured Programmes on career success offered by the Centre for General Studies, that are available to all university students, including the College of Business & Financial Sciences students.
2. The various initiatives available for students to obtain advice and answers to their questions and queries.
3. The early identification, follow-up, and support measures implemented by the University to assist students at risk of academic failure.
4. The flexibility and prompt responsiveness displayed by the College to deal with exceptional circumstances and ensure the safety of students without compromising the structure of the programme.
5. The organization and management of the work-based learning experience, its consistent implementation, and overall effectiveness.
6. The efforts of the College to inform stakeholders of changes made on the basis of their feedback.

In terms of improvement, the Panel recommends that the College of Business & Financial Sciences at the Royal University for Women should:

1. Establish a robust mechanism for ensuring full alignment between the strategic goals at the college level and its programmes' intended learning outcomes and aims.
2. Expedite the completion of mapping all of the course intended learning outcomes in the programme to its programme intended learning outcomes and the inclusion of this mapping in the individual Course Specifications documents.
3. Review and fine tune the mapping of courses to programme intended learning outcomes, to ensure greater accuracy and effectiveness of their alignment.

4. Expand the list of major electives to cover current topics, such as Crypto-currencies, Fintech, Data Analytics, Machine Learning, and potentially consider turning some of them into core courses.
5. Expedite the implementation of the aggregate minimum score for entry into the programme.
6. Expedite the formal benchmarking process of the admission criteria and clarify how student performance impacts the revision of the programme's admission policy.
7. Clarify the criteria used to recruit faculty members at different academic ranks.
8. Review the academic workload to provide faculty members with more time to conduct impactful research that can be published in reputable international academic journals.
9. Consider hiring more faculty members, particularly with skills related to the application of emergent digital technologies in the College's fields of Business, and preferably to have among them full-time professors.
10. Review the mapping of assessments to course intended learning outcomes, to ensure that they provide relevant and accurate measurements of the learning outcomes and graduate attributes.
11. Review the acceptable similarity percentage and determine better measures and mechanisms to identify academic plagiarism cases in addition to similarity.
12. Review the selection criteria of external moderators, to ensure that they are clearer, reflecting diversity and independence, and align well the qualifications and specializations of moderators with the courses verified and moderated.
13. Revise the Senior Business Project Handbook, to clearly include the roles and responsibilities of both the supervisor and the learner.
14. Revise the Senior Business Project marking evaluation grid, to make it better aligned with the programme's intended learning outcomes and more detailed and clearer in terms of what is expected of the students' performance in the project.
15. Conduct a formal study of the reasons behind the relatively high withdrawal rate in the programme, to be able to develop a mitigation plan accordingly.
16. Conduct more timely revisions of the college key policies.
17. Produce an annual review report at the programme level, including a relevant improvement plan (where necessary).
18. Regularise without delay the implementation of periodic reviews according to university policy and procedures, to ensure that appropriate and comprehensive scrutiny of the programme occurs on a consistent and regular basis.

19. Expedite the implementation of comprehensive and structured benchmarking exercises of the programme, and with greater adherence to the university benchmarking policy and clearer demonstrations of how the benchmarking outcomes are being used in the programme.
20. Explore further ways to increase survey response rates and ensure that responses are analysed and reported on at programme level in a structured way, to inform decision-making concerning the programme.
21. Conduct a more comprehensive review of all the mechanisms used for monitoring whether the programme meets labour and societal demands, to ensure that they are effective and remain fit-for-purpose.