



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

Directorate of Higher Education Reviews Programme Review Report

**Ahlia University
College of Business and Finance
Bachelor's Degree in Banking and Finance
Kingdom of Bahrain**

Site Visit Date: 25 – 27 October 2021

HA031-C3-R031

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Acronyms

ACCA	Association of Chartered Certified Accountants
ACID	Ahlia Centre for Information and Documentation
APR	Academic Programme Review
AQAC	Accreditation and Quality Assurance Committee
AU	Ahlia University
AY	Academic Year
BQA	Education & Training Quality Authority
BSBF	Bachelor's Degree in Banking and Finance
CAB	College Advisory Board
CAQA	Centre for Accreditation and Quality Assurance
CBF	College of Business and Finance
CGPA	Cumulative Grade Point Average
CILO	Course Intended Learning Outcome
CME	Centre for Measurement and Evaluation
DHR	Directorate of Higher Education Reviews
HEC	Higher Education Council
HEI	Higher Education Institution
ICTC	Information and Communication Technology Centre
ILO	Intended Learning Outcome
IT	Information Technology
KPI	Key Performance Indicator
LMS	Learning Management System
MIS	Management Information System
NQF	National Qualification Framework
PRC	Programme Review Coordinator
QA	Quality Assurance

SIS	Student Information System
TLAC	Teaching, Learning, and Assessment Committee

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. Therefore, 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 of 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*	Ahlia University
College/ Department*	College of Business and Finance Department of Accounting, Finance and Banking
Programme/ Qualification Title*	Bachelor's Degree in Banking and Finance
Qualification Approval Number	Cabinet of Ministers Decision No. (1626-03) of 2001 Higher Education Council Letter No. (٨١ / ٢٠٠٨ م ت) of 2008 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*	45 Core Courses
NQF Credit	548
Programme Aims*	<ul style="list-style-type: none"> • To equip students with in-depth knowledge and multi-perspectives on sustainable banking and finance. • To provide students with competence to practically apply professional standards related to banking and finance. • To develop students' innovation and leadership potential through a variety of soft skills such as communication, teamwork and global citizenship. • To develop awareness and appreciation for social and ethical responsibilities at the societal and global levels. • To equip students with creative and innovative skills to adapt lifelong learning and research
Programme Intended Learning Outcomes*	<p>A1. Concepts and Theories: Demonstrate critical knowledge and understanding of theoretical fundamentals of banking and finance, and their application to contemporary issues to derive alternative solutions</p> <p>A2. Contemporary Trends, Problems and Research: Investigate and interpret contemporary trends, major issues related to banking and finance through the execution of defined research projects</p> <p>A.3 Professional Responsibility: Demonstrate knowledge and adherence to professional responsibilities and business practices, as a business professional, in the field of banking and finance</p>

	<p>B1. Problem solving: Use specialist-level computational and technological skills to analyze banking and financial data and generating output used in decision-making</p> <p>B2. Modelling and Designing: Demonstrate creativity in using banking and financial models, empirically identify underlying causal factors, as well as to predict financial trends.</p> <p>B3. Application of Methods and Tools: Apply specialist software-based information systems and statistical tools, to generate banking and financial sustainable and reliable data used in decision-making</p> <p>C1. Analytic Skills: Critically analyze and interpret banking and financial information using specific banking and finance tools.</p> <p>C2. Synthetic Skills: Demonstrate insight of banking and financial principles and theories in conjunction with professional judgment to generate conclusions in a range of relevant contexts.</p> <p>C3. Creative Skills: Demonstrate creativity in identifying complex contemporary banking and financial issues as well as the implementation of relevant solutions.</p> <p>D1. Communication skills: Use specific skills to communicate technical concepts and theories to a variety of audiences by oral, electronic and written means.</p> <p>D2. Teamwork and Leadership: Operate at specialized level teamwork skills and lead multiple and heterogeneous teams within the framework of jointly tackling problems encountered in collaborating efficiently in a variety of professional contexts.</p> <p>D3. Organizational and Developmental skills: Demonstrate organizational skills and life-long skills needed to support personal and professional development aligned with independent learning.</p> <p>D4. Ethics and social responsibility: Demonstrate and appreciate ethical and social reasoning in the decision-making of corporate and governmental organizations in terms of stakeholder welfare, including a comprehensive examination of the importance of sustainable development to the economy and society.</p>
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* Mandatory field

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	Addressed
Indicator 2.3	Physical and Material Resources	Addressed
Indicator 2.4	Management Information Systems	Addressed
Indicator 2.5	Student Support	Addressed
Standard 3	Academic Standards of Students and Graduates	Satisfied
Indicator 3.1	Efficiency of the Assessment	Addressed
Indicator 3.2	Academic Integrity	Addressed
Indicator 3.3	Internal and External Moderation of Assessment	Addressed
Indicator 3.4	Work-based Learning	Addressed

Indicator 3.5	Capstone Project or Thesis/Dissertation Component	Partially 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	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's Degree in Banking and Finance (BSBF) is offered by the College of Business and Finance (CBF) at Ahlia University (AU). The BSBF programme had its first validation in 2015 and was placed on the National Qualification Framework (NQF) Level 8; after that, it was re-validated in 2019. In addition, the BSBF programme is recognized by the Association of Chartered Certified Accountants (ACCA). AU developed its Strategic Plan (2021-2025) in consultation with its internal and external stakeholders and approved it at the University Council on 3 March 2021. Based on the Strategic Plan, AU developed its Operational Plan for the Department of Accounting, Finance and Banking, where it appropriately identified the projects/activity/tasks with Key Performance Indicators (KPIs), target values, budget and timeframe for all 10 strategic objectives indicated in the Strategic Plan. Furthermore, AU carried out a Market Needs Study and Employability research where it confirmed the relevancy of the BSBF programme. The Panel is satisfied that the BSBF programme has a strategic framework in line with the mission, vision and the Strategic Plan of the University, which is officially approved by the relevant authorities in Bahrain and aligned with international standards.
- AU has a policy document on Risk Management, which was approved by the University Council on 1st October 2018 and has established a relevant Standing Committee chaired by the Vice President for Administration and Finance. However, the Panel could not identify any minutes of the meetings of this committee. The Panel was provided with the minutes of the Covid-19 Steering Committee, which demonstrates AU's commitment to dealing with the potential risks posed by the pandemic. The Panel was also provided with the minutes of the College Council meetings which did not have any items related to risk issues. The Panel examined the Risk Management Plan Register and noticed that it is very

generic. Overall, the Panel was not provided with sufficient evidence that potential risks, particularly those which are related to the quality of the BSBF programme *per se*, are regularly identified and effectively dealt with. Hence, the Panel recommends that the College should review and regularly update its Risk Management Plan Register, to ensure that the potential risks related to the quality of the programme are mitigated appropriately.

- The Intended Learning Outcomes (ILOs) of the BSBF programme are mapped to the corresponding NQF level descriptors. The evidence provided to the Panel and interviews with faculty members confirmed that the mapping and confirmation processes are done meticulously, with relevant trainings and workshops provided. Since the revalidation of the BSBF programme during the Academic Year (AY) 2019-2020, the Panel could not identify any substantial change in the curriculum of the BSBF programme and this was confirmed during the interview sessions with the administrators of the programme.
- The name/title of the qualification (Bachelor's Degree in Banking and Finance) reflects the content of the programme appropriately as given in the programme specification document. This is also approved by the NQF placement and validation. Student transcripts indicate the title of the programme clearly and the degree to be awarded.
- The BSBF programme aims are clearly stated and are appropriate for the programme. Programme aims are consistent with the mission and goals of the CBF, which are also consistent with the mission of the University. This is evident from the mapping given in the SER. The programme aims are also mapped against the Programme Intended Learning Outcomes (PILOs). As confirmed during interviews with senior management, the programme aims are reviewed regularly in consultation with the internal stakeholders (faculty members and students), external stakeholders (College External Advisory Board (CAB), alumni and employers), and the external evaluators and moderators.
- As indicated above, the aims of the BSBF programme are aligned with the mission and goals of the CBF, which are also aligned with the mission, goals and strategic objectives of the University. Hence, it is quite clear that the BSBF programme contributes to their achievements appropriately. Based on the evidence provided, the Panel acknowledges that the programme aims are clear, appropriate, regularly revised in consultation with relevant stakeholders and contribute effectively to the achievement of the college and institutional mission and goals.

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*

- AU defined 10 generic attributes for all its graduates in all of its programmes. These graduate attributes were revised and approved at the University Council on 7 July 2021. Graduate attributes listed in the SER have been appropriately mapped with the BSBF PILOs. The Panel is satisfied with the list of the generic graduate attributes and their embedment into the PILOs and suggest adding one other generic attribute the list, which is related to 'IT and numerical skills'. The significance of this attribute has become even more apparent with the environment that the Covid 19 pandemic has imposed.
- The Panel examined the PILOs as stated in the SER and found that they are appropriate for the type and level of the programme. The PILOs permit the attainment of the relevant subject-specific skills, critical thinking skills as well as a wide range of skills. Furthermore, the SER shows appropriate alignment of the PILOs with the aims of the programme. Overall, the Panel is satisfied that the PILOs are appropriate and clearly linked to the programme aims.
- The PILOs are listed in the BABF Programme Specification Form together with the teaching and learning methods and assessment methods that meet the NQF requirements and this is verified with the BSBF programme first being placed on the NQF-Level 8 and then being re-validated in 2019. As described in the SER, the PILOs had been benchmarked as part of the periodical review of the programme. The Panel examining the PILOs noted that they are written in long sentences with more than one verb which would require special attention in their assessment. Also, the Panel is of the view that the Intended Learning Outcome (ILO) in Concepts and Theories (A1) domain, the part involving 'application to contemporary issues to derive alternative solutions' is a higher-level competence and needs to be shifted to domain (B). Therefore, the Panel recommends that the College should revise its PILOs in in the next periodic review, to have simplified sentences with fewer verbs to make it easy for their assessments.
- The Panel had the opportunity to examine a number of course specifications in the BSBF programme and noticed that most of the Course Intended Learning Outcomes (CILOs) are written in long statements with more than one verb or more than one issue to be attended to. This makes the assessment of such CILOs difficult and complicated. Furthermore, all of the courses have more than eight CILOs and some of the courses have 12 CILOs (MAKT 320, INTR 467), which makes assessment even more difficult. Besides, courses in the first and second year are expected to have more ILOs from the Knowledge and Understanding (A) domain and less from the Subject Specific Skills (B) and Critical Thinking Skills (C) domains. Likewise, the courses in the third and fourth years are expected to have fewer ILOs from Knowledge and Understanding (A) and more from the Subject Specific Skills (B) and Critical Thinking Skills (C) domains. Furthermore, during the interview session with the external moderators, the Panel learned that they had advised the programme to

reduce the CILOs to a manageable number. Therefore, the Panel recommends that the College should review the CILOs to reduce their number, improve their measurability, and ensure that courses in the third- and fourth-year courses are more focused on critical thinking and subject specific skills.

- The BSBF Programme Specification Form provides a mapping of CILOs against the PILOs. Due to the large number of CILOs of every course, most of the courses are aligned with/mapped to most of the PILOs. This makes it very difficult to assess the CILOs and to, consequently, evaluate the efficiency of the curriculum. Additionally, Knowledge and Understanding (Concepts and Theories) (Domain A) is repeated in all of the courses unnecessarily. Specific knowledge and skills could be repeated to provide deep learning; however, this should not be practiced in all of the courses. The Panel, thus, recommends that the College should review its mapping of CILOs against the PILOs to be able to ensure effective assessment of achieved learning.

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

- In order to meet the aims and the PILOs, the BSBF programme offers 45 courses with 134 credits (equivalent to 548 NQF credits) over a period of eight semesters. The study plan in the Course Directory clearly specifies year to year progression and indicates the pre-requisite courses needed to appropriately acquire beforehand the required knowledge and skills. Workloads of students are clearly stated, and students are required to take a total of 12-19 credits during spring and fall semesters and 3-10 credits during the summer semester. Overall, the Panel is satisfied that the progression of the programme is appropriate.
- Within the framework of the Collaboration Agreement with Brunel University London, the curriculum of the BSBF programme was paralleled with its counterpart at Brunel University at the time of its inception. Currently, Brunel University recognizes the BSBF programme as a Bachelor's level programme equivalent to the one it offers. Furthermore, the BSBF programme benchmarked its curriculum against the curricula of similar programmes in two local, two regional, and two international universities. In addition, the ACCA assessed the curriculum and the course contents of the BSBF programme and found them fit for purpose and thus, exempted courses on taxation (ACCT411) and Financial Management (FINC211 and FINVC 312). The Panel is of the view that the BSBF programme carries out benchmarking exercises and follows the expectations and the

requirements of the professional field and updates its curriculum appropriately. Overall, the Panel acknowledges that the programme has a well-designed study plan with clearly stated required and elective courses, prerequisites, workloads assigned to students in each semester.

- According to SER, there are formal mechanisms in place to ensure the balance between theory and practice and between knowledge and skills in the curriculum. The SER states that this is achieved *via* CILOs, which include these key components at their design stage, and their attainment *via* assessments and their linkage with PILOs. The Panel examined the curriculum contents of the BSBF programme, and observed that students acquire the basic knowledge and theoretical base in the early years of their studies through taking courses such as BANK221 and FINC21 and advanced theories and practices are given in the advanced courses such as BANK311, BANK302, BANK330, and FINC323, where the balance between theory and practice and between knowledge and skills is also observed. The Panel is satisfied with the balance between theory and practice, and between knowledge and skills in the curriculum of the BSBF programme.
- A number of course files had been given to the Panel including syllabi/specifications, examination questions, projects and best-middle-low evaluations of students' performances in addition to other documents. The Panel observed that while the required courses such as BANK221; BANK302; BANK311; FINC211; FINC312 provided the breadth, courses like FINC322; FINC323; FINC421; FINC430; FINC431; BANK321; BANK330; BANK401; BANK410 provided the depth in the teaching and learning of the BSBF students. Furthermore, BFRM498, BANK/FINC499 and several other courses that assign projects/case studies, enable students to engage in a depth of knowledge as well as in relevant applications. The Panel is satisfied that the curriculum of the BSBF programme covers the expected depth and breadth in the banking and finance fields.
- Every semester, course syllabi/specifications are verified to ensure that the textbooks and other teaching materials are appropriate, relevant and up to date. The Panel examined the course syllabi/specifications and observed that the textbooks and other supporting materials are current and appropriate. Furthermore, the Student Information System (SIS) demonstration carried out for the Panel confirmed the use of the Bloomberg platform by the students to collect recent data for their course projects and the final year project, to solve financial issues making use of financial spreadsheets in EXCEL and E-views software. The Panel confirmed during interviews with the faculty that they make use of research findings in teaching courses. The Panel is of the view that textbooks and additional supporting materials are up to date and students are using recent research findings and current professional practices in their courses.

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

- The SER states that AU's Teaching and Learning Plan (2016-2025), which was revised for the years 2021-2025, is aligned with the institutional Teaching and Learning Excellence Plan (2021-2026). The Teaching and Learning Plan emphasizes the use of a range of teaching and learning tools, such as innovative teaching, blended learning, and virtual learning. The Panel was provided with evidence indicating that there is effective use of the teaching tools in general and, particularly, in response to the Covid-19 pandemic. Overall, the Panel is of the view that there is an effective teaching and learning policy appropriate for the programme's specific teaching needs.
- The BSBF Programme Specification Form lists a variety of teaching methods, including problem solving, independent learning, hands-on case evaluation and analysis, research-based and development projects, as well as presentations. The sample of course syllabi reflects consistent teaching and learning methods (such as problem solving, practical application of knowledge, and research informed learning) in line with the institutional teaching philosophy. The Panel is satisfied that the BSBF teaching and learning methods are in line with the teaching philosophy of the University and contribute to the achievement of the intended learning outcomes.
- The SER lists e-learning as part of the teaching methods informed by the teaching and learning philosophy. Furthermore, virtual learning is included as one of the four strategic aims of the Teaching and Learning Excellence Plan (2021-2026). Based on this Plan, AU developed *Initiative 2*, which aims at increasing the number and proportion of the courses taught and assessed through virtual learning methods. In addition, the CBF has applied e-learning in all courses of its programmes where it uses Microsoft Teams for lecturing online and Moodle Learning Platform for sharing course outlines, lecture notes, and teaching materials with students, and for receiving their assignments, conducting examinations and giving feedback. In this respect, the BSBF programme conducted, during the first semester of AY 2020-2021, a survey to evaluate the appropriateness of teaching, learning and assessment methods in virtual delivery. The results of the survey indicated a satisfaction rate of 88% on the overall student experience of virtual learning.
- Initiative 3 of the Teaching and Learning Excellence Plan (2021-2026) requires the provision of opportunities to enhance student employability and foster research and lifelong opportunities. To achieve this initiative, the Plan aims at extending the relations with the industry and providing industry-based internships. Furthermore, in enhancing the development of generic and life-long learning skills, the Plan requires specific teaching

strategies involving self-reflection case studies and role play. In addition, to further enhance those skills, the Panel noted some activities such as: Internships as a BSBF programme requirement; field trips organized to visit various companies where the students learn about the nature of their operations; INJAZ Bahrain Company Competitions where they develop a business plan with the academic and industry supervisors; and Trade Quest Competition where students trade at virtual stock exchange guided by industry mentors. Furthermore, in courses like FINC312 and FINC421, students are expected to carry out company valuation, virtual trading with hypothetical money, portfolio construction, etc., as part of their projects. The Panel acknowledges that the teaching and learning policy of AU provides the opportunity for BSBF students to be exposed to professional practice/application of theory and to develop their independent and lifelong competencies. The Panel appreciates the opportunities the BSBF Programme provides to its students, which include participating in a variety of competitions where they develop their practical application of theories, independent and lifelong learning competencies.

- The Teaching and Learning Excellence Plan (2021-2026) aims to foster the research capacities of the students through 'research-based projects as part of a range of teaching and learning' Initiative 3. Students are encouraged to present and publish their final year projects (BANK499 and FINC499), in collaboration with their supervisors. Also, students are encouraged to attend a number of competitions, as mentioned above, where they develop their research capacities and creativity. The Panel is of the view that the learning environment provides students with the opportunity to develop their research capacities and motivates them to create and innovate.
- The Teaching and Learning Excellence Plan (2021-2026) aims to provide services linked to community and societal needs, which contribute to formal and informal learning of the students. The ABC Club established by the CBF provides a platform for students where they engage with formal and informal learning. Students organize a number of events such as inviting guest speakers and professional bodies and organizing workshops, all of which contribute to the development of their transferable skills, including communication, leadership, teamwork, and responsibility. The Panel also observed during the SIS demonstration how students could independently read, learn a topic online and take quizzes with appropriate feedback. The Panel is satisfied that the learning environment provides sufficient opportunities for the development of lifelong learning through formal, informal and non-formal learning.

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

- AU has an assessment framework consisting of policies and procedures within the institution's Assessment Manual, which was approved by the University Council on 1 April 2020. The Assessment Manual includes the policies and procedures on the assessment of CILOs, formative and summative assessment, and security of assessment documents and records. It also covers the internal and external verification of assessments, as well as the internal and external moderation and provides all the required templates for the verification/moderation. In the final section of the Manual, policies and procedures on appealing an assessment grade, academic misconduct and its detection are clearly outlined. During interviews, it was confirmed that all of the policies and procedures on assessment of students' performance are consistent with the decisions and regulations of the Higher Education Council (HEC) and they are implemented strictly and regularly at AU.
- As reported during interviews with senior management and faculty, once the Assessment Manual is revised and approved by the University Council, it is placed on the university's website and AU SharePoint. To ensure the dissemination and understanding of the revisions, AU conducts related workshops. A copy of the Manual is also provided to the external assessors/moderators once they are appointed. The Panel is of the view that the policies on assessment of students' performance are adequately disseminated to the relevant stakeholders.
- In its Assessment Manual, AU clearly states its policy on formative and summative assessments of students as part of the overall course assessment and the related procedures for giving appropriate feedback to students to help them achieve the CILOs. This is also evident from the grading and the remarks written on the examination papers reviewed by the Panel. During interviews, the Panel learned from faculty and students that the feedback given on assessments is timely and appropriate.
- The BSBF programme has a course on ethics offered to students in the third year of their studies named 'Ethics and Professional Practice in Business' (ETHC 391). Furthermore, all projects including the final year projects are subjected to a similarity test of Turnitin, which is properly and strictly implemented. The Panel discussed ethical issues with senior management and faculty members. Based on the evidence provided, the Panel is satisfied that the evaluation of research and any course work requiring a project/assignment by the BSBF programme takes into account the ethics and principles of scientific research.
- The AU Assessment Manual contains a policy that explains very clearly the procedures of internal and external moderation of assessments. According to the policy, the Internal Moderation Committee is established to ensure that the assessment criteria have been accurately applied and assessed fairly. The Committee completes forms detailing the result of the moderation and expresses its views on the internal moderation of major pieces

of course work, final examinations, and overall grade distributions, and makes recommendations accordingly. As per the SER, the external moderators conduct a process of verification of the assessment methods used, alignment with ILOs, fairness of weightage as well as the accuracy of grading and fairness of allocated grades. Their comments and recommendations are discussed in the Department and College Councils, and any improvements agreed upon are implemented in the following semester. Interviews with external moderators and faculty members confirmed the effective review of assessments and achievements.

- AU Assessment Manual includes a policy on academic misconduct that classifies six types of misconduct, which are plagiarism, data falsification, cheating, free-riding collusion, recycling collusion and active personation. The Manual also contains a section where the policies and procedures for appeal are explained in detail and clearly. There is additionally a section in the Student Handbook explaining the expectations from students in terms of 'behaviour and conduct (academic misconduct)'. In addition, AU has a Discipline Committee which examines all academic misconducts and imposes appropriate penalties.

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

- As stated in the SER, the University has a clear admission policy published in the Admission Brochure and Student Handbook and is publicly accessible on its website. The admission policy clearly states the entry criteria to the BSBF programme. As per the admission policy, admission to the programme is based purely on academic achievements, and this criterion applies equally to female and male applicants. For instance, the Panel examined the statistics provided in the SER and noted that the number of males admitted into the programme has averaged 53 over the AYs 2016-2017 to 2020-2021. This compares to an average of 52 female students per year over the same period. On this basis, the Panel is of the view that the admission policy is consistently applied on an equal basis. The admission process is centrally supervised by the Deanship of Student Affairs, with a dedicated 'Directorate of Admission and Registration' in charge of the implementation of the process in conjunction with the Academic Departments. The Panel discussed the admission criteria and related equal opportunity and accessibility issues with the administrative staff and students during the site visit.
- The admission policy has clear entry criteria tailored for each programme to ensure that students with the appropriate qualifications are admitted to the programme. As indicated in the admission criteria, the cutoff point for direct entry is a 60% score in the General Secondary School Certificate (Tawjihia); students with a lower score (above 50%) could be admitted subject to passing an interview or college-level evaluation. The available data indicates a mean Tawjihia score of 79.4 percent with a standard deviation of 9.28, suggesting that students admitted to the BSBF programme do generally have acceptable scores. The programme-specific criteria are reviewed regularly to ensure that the admission requirements remain appropriate and compliant with the HEC entry requirements. The SER further states that the entry requirements are benchmarked with local and international institutions, and subsequent revisions have undergone formal approval by the University Council. The Panel notes that the Departmental Council and

University Council took a decision that the required level of English would be IELTS 5.0. However, this is noted as IELTS 5.5 in the Student Manual. During the interview sessions, the admission office staff members and the students confirmed that it is 5.5. The Panel considers this as a material mistake and suggests that it is corrected at the earliest convenience.

- The admission criteria require students to demonstrate proficiency in English language and Mathematics by passing a placement test for each. The criteria allow for students who fail these test opportunities to attain the relevant proficiency by enrolling in the foundation programme. The Panel examined the data in the SER and noted that the number of registered students in the foundation programme has witnessed a steady fall over the last three years. However, this is not a significant issue given that students admitted to the programme generally enter with the acceptable Tawjihia score.
- According to the SER, AU policies and procedures related to access, credit transfer and progression are in line with the HEC rules and regulations. The recognition of prior learning is limited to credit transfer between the AU's programmes and from other recognized HEIs. The criteria for credit transfer are well documented in the SER, and in the Accepting Transfer Applicants from Other Higher Education Institutions Policy. Students transferring from other HEIs are given exemptions to the courses they took in the other HEIs, provided that the contents are equivalent to the courses to be exempted. The Panel examined the data provided in the SER on the number of transferred students admitted to the BSBF programme in the last five academic years and is of the view that the arrangements in place are appropriate.
- As per the SER, the admission policy is regularly reviewed to ensure compliance with HEC requirements. The provided evidence indicates that the BSBF admission criteria and the University Admission Policy have been revised and approved by the University Council as recently as July 2018 and July 2021 respectively, based on the feedback received from relevant internal and external stakeholders and the outcomes of benchmarking with national and international universities. The Panel acknowledges the appropriate mechanism in place to regularly revise the admission policy.

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: Addressed

- As stated in the SER, the University has procedures for recruitment and other matters relating to the continued employment of the academic staff. General recruitment procedures are included in the Human Resources Policy and Procedures Handbook; whilst the procedures for the appointment of academic faculty are included in the Academic Staff Bylaws; with promotion procedures detailed in the Academic Promotion Bylaws. The Human Resources Directorate conducts staff orientation programmes for new staff and faculty at the beginning of every semester. With regard to the appraisal of the academic staff, the Panel was offered completed faculty appraisal forms and had the chance to review them. The appraisal form included assessments by the Chairperson, Dean, Dean of Graduate Studies and Research, Director of the Centre for Accreditation and Quality Assurance (CAQA), and the Vice President for Academic Affairs. Interviews with the academic staff and senior management confirmed that the procedure for recruitment, induction and promotion of academic staff is consistently implemented, and academic staff are made aware of the rules for faculty promotion as contained in the AU Academic Promotion Bylaws. The Panel examined evidence relating to staff appointment, induction, evaluation, and promotion and is satisfied that the documented procedures have been implemented.
- The SER highlights the research procedures at AU, with further details documented in the Research Plan (2016-2020). The policies and procedures place significant emphasis on the research culture, quality, and impact. There are several incentives such as funding, promotion, and monetary awards for producing high quality research in line with the institutional research aims. Evidence provided to the Panel indicates that the academic staff are actively engaged in research, with research output presented and published in several high-rank conferences and journals respectively. The policies and procedures were discussed satisfactorily during the virtual site visit interviews and the Panel is satisfied that the applied research policies and procedures are appropriate and aligned with the college and institutional research plan.
- AU has a University Council approved teaching load regulation in line with the HEC requirements. As noted in the policy, the number of credit hours (courses) taught depends on the rank of the faculty and ranges from 9 credit hours (3 courses) for professors to 15 credit hours (5 courses) for lecturers. Extra load covers dissertation supervision with a range of three to five dissertations per faculty. The Panel was provided with additional evidence confirming the faculty workload. The SER refers to a set of human resources rules which reflect that the needs of all staff (including women) are considered. The Panel was provided with additional evidence confirming that the special needs of women are considered. The Panel is of the view that the academic staff workload is appropriate.
- The total number of full-time faculty members in the CBF was 40 in the AY 2020-2021, with six Professors, five Associate Professors, 15 Assistant Professors, 11 Lecturers and three Research Fellows. The Panel is of the view that the number of academic staff, in

comparison with the number of students registered in the BSBF programme, which was 87 in the AY 2020-2021, is suitable and that the proportion of the academic staff by rank is reasonably balanced. The Panel was provided with brief CVs of the academic staff and additional evidence on the academic staff members' qualifications and the courses taught by them. The Panel is satisfied that the academic staff are appropriately qualified with a suitable range of specialisations.

- AU has a professional development plan to identify and support professional development needs. The Panel examined evidence suggesting that regular workshops are conducted to support professional development need. The Panel was further provided with a list of academic staff sponsored to pursue postgraduate studies. The evidence shows that six of the sponsored academic staff have already completed their PhD qualification. Professional development arrangements were further discussed during the virtual site visit interviews, and the Panel appreciates the arrangements in place to support the professional development of the academic staff, in particular, the sponsorship of their postgraduate studies. As noted in the SER, the College has arrangements in place to train faculty members (PhD holders) to supervise PhD students. This arrangement is with Brunel University, and a list of the staff members who have undergone this training was provided as evidence to the Panel. The Panel appreciates the arrangement with Brunel University to develop the faculty's capacity for PhD research supervision.
- According to the SER, staff retention within the College over the last two years has been high (92-95%), with a marked improvement of three percentage points in the current year compared to the last year. The Panel was provided with a spreadsheet detailing department-specific staff retention rates over the last three AYs (2018-2020). Over the period, there has been a total of five resignations, comprising three academic staff members in 2018 and two female academic staff members in 2019, out of 27 academic staff members at the beginning of the period. The Panel is of the view that the very high retention rates in the last two years allay any concerns about retention issues.

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

- As stated in the SER, the University has 24 classrooms that are well equipped with computers and projectors for teaching. There are adequately sized lecture theatres, with capacities ranging between 20 and 35 students. There are also 12 computer laboratories that cater to multimedia and research needs. The site tour video confirmed that these

facilities are well equipped. Furthermore, the Panel did not note any concerns about the adequacy of the classroom and laboratory facilities during the interview sessions at the virtual site visit.

- The Panel notes from the evidence provided that the computers in the laboratories are well equipped with Windows 10 Professional and other state-of-the-art software for teaching and research, including MATLAB, E-Views, and MS Office, amongst others. Students and staff have access to free Wi-Fi throughout the campus, as stated in the SER. There were no concerns raised on the adequacy of the Information Technology (IT) facilities during the interviews with students and faculty members. The Panel is of the view that the IT facilities are appropriate to cater for the needs of the students.
- AU has a well-equipped library to which students have both physical and virtual access. It has several workstations that are used by students for self-study and several informal study areas that can be used for group work. The virtual access is available seven days a week and 24 hours a day. The library is well resourced as per the SER and the video tour. AU library provides access to more than 2,500,000 e-journal reference materials and 12,000 e-books through 46 databases in management and information technology and other disciplines. To maintain the currency of the library resources, the library contacts the Academic Departments and Colleges at the beginning of each semester to take requests for new orders and processes them. A Sample of completed departmental library request forms was provided to the Panel before the virtual site visit. The Panel is satisfied that the library and its resources are appropriate.
- The SER describes the formal mechanism in place to ensure that the resources and facilities are well maintained. There is a dedicated Information and Communication Technology Centre (ICTC) responsible for regular checks and maintenance of the resources. Maintenance includes regular upgrades and replacements as appropriate.
- As per the SER, the University takes measures to ensure the health and safety of students and staff on campus. The University controls access to campus to ensure that only authorized persons have access. Security services are provided by a private company and the Campus has a closed-circuit television system that is monitored and recorded. AU has a well-equipped health and clinic accommodation with full-time medical staff, and a certified nurse is available during working hours. The virtual site visit tour confirms the use of safety notices, signs and health facilities, among others.

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

- As per the SER, AU uses a centralized Management Information System (MIS) called ADREG. The detailed functions of the MIS and its integration with the Learning Management System (LMS) are well documented in the evidence presented to the Panel. The Panel examined the minutes of the University Council indicating that the MIS was effective at generating the right information for identifying and monitoring the progress of students at risk of academic failure. The Panel was presented with a detailed demonstration of the efficiency of the system. Overall, the Panel is satisfied that the MIS is appropriate and provides adequate support for decision-making.
- The SER states that the MIS and LMS generate tracking reports of the utilization of resources which are used to inform decision-making. The Panel examined a sample of the tracking reports generated by ADREG and a sample of University Council minutes discussing these reports. The Panel noted from these samples and interviews that ADREG reports are used to assign students to academic advisors, identify at-risk students, and encourage the students to meet their advisors. Moreover, the Panel was provided with a sample screenshot of the MIS system, as evidence of monitoring utilization of the facilities.
- The SER describes the policies and procedures in place to protect learners' records and ensure that certificates are genuine and protected against fraud. The University has a clear set policy and procedures in taking backups of the servers to ensure that students' records are secure. Furthermore, a special graduation module within the MIS applies several security features, including authentication to prevent unauthorized access and potential fraud. In addition, there are provisions to cross-check graduation requirements with the Departments.
- The SER describes the policies and procedures to verify the achieved learning of students as presented on students' certificates and transcripts. The Panel examined a sample of issued graduation certificates and transcripts and noted that the certificates display the qualification title and the achieved degree class and are signed by the Dean of Student Affairs, Dean of the College and President of the University. Furthermore, the certificates and the academic transcripts are stamped and display the 29-digit ADREG security code. Timeliness of certificate issuance was discussed satisfactorily with senior management and students.

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

- The SER describes several mechanisms available to support students and enhance their experience. The support services include induction and a wider range of library services, well-equipped laboratories, blended learning (e-learning), e-resources, counselling, cultural and social support, among others. Both the SER and the interview sessions confirmed that student support falls under the Deanship of Student Affairs with dedicated directorates for student counselling, admissions and registration, professional relations, as well as a directorate for student activities. A dedicated officer is assigned to follow up with student enquiries and complaints and direct them to the appropriate channels for resolution. The Panel notes with appreciation that several workshops have been conducted to support students in handling stress and maintaining a balanced mental health and well-being during the Covid-19 pandemic. The Panel had the opportunity to discuss the support services provided to students during the interview sessions and is of the view that the support services in place are appropriate.
- The SER states that AU provides career guidance to students. These services are in the form of Career Day events, offered by the Directorate of Professional Relations. Information about programme-related career opportunities/paths is also published in the Student Handbook and on AU's website. It was clear from the virtual site visit interviews with students, administrative staff and alumni that career guidance services and support are offered on a regular basis, with two events held every year. The Panel confirmed that several students and alumni have benefitted from the services provided.
- The Deanship of Student Affairs organizes induction/orientation services to introduce newly admitted students to the support services available to them and the University procedures. The Panel examined considerable evidence, including AU academic calendar with specific Induction Days and PowerPoint induction presentation slides. There is no specific mention of new students who have transferred from other universities in the SER; however, the Panel confirmed from the site visit interviews that a common induction is held for all students transferred to the programme.
- AU has an Academic Advising Policy in terms of which every student is allocated an academic advisor for the duration of his/her programme of study. The policy states that the academic advisor is the student's primary resource regarding academic issues relating to his/her study plan and progression. In terms of the policy, each student is required to meet with his/her academic advisor at least once every semester. The Panel learned during the interview sessions that the academic advisor is alerted through the ADREG system when a student's Cumulative Grade Point Average (CGPA) falls below a certain level and he/she is deemed to be at risk of academic failure. The students and alumni interviewed were generally satisfied with the support provided by their academic advisors.

- The Panel notes that AU has provisions in place that ensure equal opportunities for all its students and integrate women's needs in terms facilities and participation in different extracurricular activities and competitions like INJAZ Bahrain and Trade Quest. AU also has mechanisms for supporting students with special needs. As stated in the SER, AU has a dedicated policy for Admitting and Supporting Students with Special Needs, with a dedicated Special Needs Committee in place. The committee reviews the applications by potential students with special needs to identify the appropriate support mechanisms required and make relevant decisions accordingly. The Panel was provided with a sample interview and support services report as evidence. Furthermore, the SER states that students with special needs are flagged in the class list to ensure reasonable adjustments are made to support them. The Panel was provided with a list of students identified as having special needs as evidence. Moreover, counselling services are provided by the Directorate of Student Counselling. On integrating the needs of women, the Panel was presented with sample completed requests for temporary withdrawal from the programme by female students.
- As stated in the SER, the University has a policy for identifying at-risk students. Students who have successfully completed between 16 and 95 credit hours and have a CGPA of 2.0 or higher but below 2.3 are considered at risk of academic failure. The MIS flags and monitors at-risk students, and for such students, the academic advisors follow them more closely and additional teaching and learning sessions are arranged. There is a requirement for academic advisors to meet with at-risk students regularly and before the registration of courses. The frequency of meetings with at-risk students was discussed during the virtual site visit interviews.
- The Panel notes that AU uses surveys to collect information on students' satisfaction with the support services. Interview sessions with administrative staff confirmed that the support services are also assessed through the feedback and information obtained from ADREG reports, Student Council reports, and the students and administrative staff represented on the College and Department Councils and various committees. The collocated feedback and information help AU in identifying the areas that require improvements. The SER, for example, mentions the improvement in the provisioning of office hours of the academic staff, which are currently conducted virtually via Moodle, as an improvement that has emanated from student surveys.

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: Addressed

- There are summative and formative assessments methods in place to assess CILOs and PILOs of the BSBF programme. The policies and procedures for ensuring the reliability of these assessment methods are based on the AU Assessment Manual which sets out the university-wide internal and external moderation and verification procedures for courses and programmes and the Department Council's role in these procedures. The Panel reviewed the course syllabi/specifications and observed that the methods of teaching and assessment for the weekly topics of the courses are indicated appropriately. The Panel also examined a sample of assessments and noted that different assessment methods (e.g., tests/quizzes, assignments, project, practical exercises, and examinations) are used to evaluate students' achievements. The Panel also noted that the assessment weights and the level of complexity follow the regulations in the Assessment Manual and are in line with NQF requirements and meet the academic standards of the programme.
- The course syllabus document includes mapping of assessments to CILOs, which are in turn mapped to the PILOs. The PILOs are subsequently mapped to University ILOs which reflect the graduate attributes. According to the SER, the alignment of assessments with graduate attributes is ensured *via* the internal and the external assessments of CILOs and PILOs and is improved accordingly. However, the Panel reviewing the assessment of the CILOs identified a number of inconsistencies. For example, final examinations did not identify which questions were assessing which CILOs. Also, one final examination composed of 40 multiple-choice and true-false questions claims to assess the 12 CILOs of its course (BANK 311), some of which are verbal communication, teamwork and leadership, organizational development skills, and analytic and creative skills. For the indirect assessment of the PILOs, the survey given to the students is simply a satisfaction survey and it is not an exit survey covering all of the 13 PILOs and asking students to what extent they have achieved the PILOs at the time of graduation. Thus, although the Panel acknowledges that there are formal mechanisms in place to ensure alignment of

assessments to learning outcomes and graduate attributes, the Panel recommends that the College should develop its capacity to assess the CILOs and map the assessment to them appropriately.

- As stated in the SER, the achievement of graduate attributes is measured directly through the achievements of CILOs, which are mapped to the PILOs, to ensure that the achievement in each course accurately reflects the PILOs. To measure achievements at the course and programme levels, a comprehensive ILO attainment matrix and PILO assessment matrix are used. The measured achievements are internally and externally moderated. A separate assessment of the PILOs attainment is done through external evaluation of the whole programme following clear procedures in line with the AU Guidelines for Evaluating Academic Programmes. The congruence between the assessments and graduate attributes was discussed during the virtual site visit interviews. The Panel appreciates the mechanisms in place to ensure that graduates' achievements and learning meet the PILOs.
- As stated in the SER, assessments are regularly monitored internally and externally for improvement, and appropriate actions are taken by the Department to ensure implementation every semester. The effectiveness of internal moderation *via* the external moderation process is jointly monitored by the CAQA and the Teaching, Learning, and Assessment Committee (TLAC). The Panel discussed the mechanisms in place for improvement of the assessment process with faculty and external moderators and noted that they are aware of these mechanisms and are actively involved in these processes. The Panel acknowledges that appropriate mechanisms are in place for the implementation and improvement 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

- According to the SER, there are mechanisms in place *via* the student orientation sessions and staff updates to disseminate information included in the AU Assessment Manual regarding policies and procedures of academic integrity and ethics. All of the CBF programmes offer a course on ethics called 'Ethics and Professional Practice in Business' coded (ETHC). In interviews with faculty and students, the Panel noted that they are aware of these procedures and are updated about them. The Panel acknowledges that there are appropriate methods for the dissemination of policies relating to academic integrity to staff and students.

- The University relies on several procedures to detect plagiarism and other academic misconducts. For instance, Turnitin is used to check every assignment/project report as they are submitted through the LMS. The maximum percentage of similarity that is considered acceptable for undergraduate courses is 30%. The policies and procedures require that identified similarity cases are carefully checked even when the overall similarity score falls below the cut-off point. Furthermore, the Panel observed that in each course where a project is involved a similarity report is included in the course file. The Panel acknowledges that there are appropriate procedures in place for detecting plagiarism and academic misconduct which are consistently implemented.
- According to the SER, faculty members and final year project supervisors are responsible for detecting academic misconduct. Students are all informed during the orientation sessions and also at the beginning of each course about the penalties for, and the ways of avoiding, academic misconduct/plagiarism. In interviews with faculty, the Panel noted that there has not been a recorded case of student-academic misconduct and faculty members have dealt with only a few minor cases informally in the past. The Panel learned during interviews, also, that this was due to the adequate dissemination of relevant policies and procedures, which led to spreading awareness among students about academic integrity, in addition to effective dealing with any suspicious cases of exceeding similarity percentage at early stages.

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: Addressed

- According to the SER, there are formal procedures, based on AU's Assessment Manual, for internal moderation of assessment every semester *via* the Internal Moderation Committee. The Chairperson of the Department appoints the Internal Moderation Committee, which is composed of the Chairperson and two members of the Department. The Panel was provided with a sample of internal moderation practices and forms. The Panel discussed moderation of assessment procedures with faculty who were able to confirm the formal internal moderation procedures as demonstrated in the provided samples of evidence.
- There are policies and procedure in the AU's Assessment Manual which provide guidance for the conduct of internal moderations. The Panel found examples in the evidence provided that show how the internal moderation process contributes to improvement in courses by examining a sample of graded examinations and completed internal moderation forms with accompanying moderation summary reports. The moderation

reports are given due consideration at the meetings of the Department and College Councils. Internal moderation issues and resulting improvement in courses were satisfactorily discussed in the virtual site visit interviews with faculty, who confirmed improvements in both courses and programme as the result of applying internal moderation procedures and their corrective actions in some courses (e.g., BANK221). The Panel is satisfied that the internal processes are appropriate and contribute to improvement in the courses and programme.

- AU has formal mechanisms to evaluate the effectiveness of the internal moderation of the BSBF. The internal moderation reports are submitted to the TLAC for review. These reports, together with the graded samples of scripts, are also forwarded to the external moderators for feedback. The implementation of these mechanisms was confirmed during the virtual site visit interviews with external moderators and faculty.
- According to AU's Assessment Manual, there are formal procedures for external moderation of assessment and selection of external moderators. The external moderation process has a wide scope, covering 20% of the total courses with a clear requirement for the coverage of every offered course within a two-year cycle. The moderation is conducted at the department level, with the Department Chairperson or the Programme Review Coordinator (PRC) having the responsibility for the process. The external moderators submit completed moderation forms to the Department Chair or PRC for discussion at the Department Council. The Assessment Manual contains the criteria for appointment of external moderators. External moderators are required to possess a PhD or master's degree with extensive academic experience as a prerequisite for appointment. The Assessment Manual also contains some exclusion criteria such as 'reciprocal arrangements involving similar programmes at another university'. The Panel learned during the interview sessions that all recommendations for appointment of external moderators are submitted to the College Council for approval.
- According to the AU assessment Manual and SER, there are formal guidelines and procedures in place for external moderation and improvement of courses and programme *via* external moderation processes and feedback and subsequent actions by the Department Council towards improvements. Feedback from the external moderation process is noted on the completed external moderation forms. The Department Council reviews the feedback and implement remedial actions. The most recent feedback from the external moderator was constructive and offered an avenue to improve the CILOs mapping and marking of the assessments. Interviews with external moderators during the virtual site visit confirmed that their feedback is taken into consideration.
- According to the SER, there are procedures for monitoring external moderation procedures and the evaluation of their effectiveness *via* CAQA and in coordination with TLAC. The TLAC records and implements all relevant actions to be taken based on the

external moderation. The sample minutes of the TLAC suggest that the implementation of the action points arising from the external moderation is carefully monitored. The Panel acknowledges that appropriate mechanisms are there to evaluate the effectiveness of the external moderation. Based on scrutiny of all the provided evidence with regard to the internal and external moderation, the Panel appreciates that there are appropriate procedures for selecting internal and external moderators and suitable mechanisms to improve the programme based on their inputs, which are monitored and evaluated properly.

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 Internship Programme Guidelines document explains the policy and procedures for managing the work-based learning course (INTER400). According to the guidelines, every student on the BSBF programme undertakes a three-credit internship course as part of the requirements for successful completion and award of the degree. The internship course is available to students after completing a minimum of 90 credits with a 2.0 CGPA. According to the SER, work-based learning is managed by the Internship Office, which places students in relevant organizations to ensure that they gain similar real-world work experiences.
- The Internship Programme Guidelines document sets out the responsibilities of all stakeholders concerned with the work-based learning/internship course. The internship providers, academic supervisors, training supervisors and students, all have clearly stated roles and responsibilities, which underpin the student conduct, mentorship, assessments and evaluation, among others. During interviews with faculty, students, and site supervisors, the Panel noted that they are aware of their responsibilities as stated in the Guidelines.
- According to the SER, the work-based component is mapped to NQF level 8 and contributes to the achievement of the PILOs *via* the mapping of the CILOs to the PILOs. The Panel examined sample site supervision forms, academic evaluation forms and monthly reports. Both the alumni and external stakeholders interviewed expressed satisfaction with the internship course and how it contributes to the programme aims and ILOs.

- The SER states that the assessment of the internship is divided as follows: site supervisor 50%, academic supervisors 10%, bi-monthly reports 20%, and final project 20%. The Panel reviewed a sample of students' final projects, a sample of Site Supervisor Evaluation Forms and the minutes of a Department Council meeting discussing the feedback from the site supervisors. The Panel, also, discussed the assessment procedures during interviews with faculty, who confirmed these procedures. However, the Panel noted that the evaluations of the site supervisors are not aligned with the CILOs of the internship course. The site supervisors' evaluation is based on a few multiple-choice questions mainly on generic skills and does not cover all the CILOs. The satisfaction survey given to the site supervisors contains the assessment of all CILOs, including the 'modelling and design' domain, which is not an item in the CILOs. In addition, the Panel was not provided with any student course/supervisor/site-supervisor evaluation forms either. Overall, the Panel acknowledges that assessment is consistently applied at the internship course; however, given the relatively high percentage of the weighting of the site supervisor's evaluation, the Panel recommends that the College should develop a formal mechanism for ensuring that the work-based assessment conducted by the site supervisor is standardised.
- According to the SER, there are arrangements in place, including surveys of the site supervisors' opinion on the students' employability skills, for evaluating the contribution of work-based learning to the achievement of the programme's aims and its continuous improvement. The Panel notes that the survey given to the site supervisors simply asks their opinions on each and every CILO rather than focusing on specific issues related to the internship and to how to improve and make it more effective. The Panel also notes that the site supervisors' evaluations and feedback are discussed in the Department Council for improvement of work-based learning; though, the Panel finds such discussion very superficial and lacking substantial considerations pertaining to the improvement of the internship. Feedback is also collected from students through the bi-monthly and final evaluation report; however, no evidence was provided to show how their feedback is used to improve the internship course delivery and the work placements. The Panel acknowledges that there are arrangements and mechanisms in place for the evaluation of the work-based learning; however, the Panel concurs with the recommendation under indicator 4.4 of this report and recommends that the College should review and improve the content of the site supervisors survey report to include elements other than evaluating the PILOs, and to ensure the proper utilization of the site supervisors' and students' feedback in improving the effectiveness of the internship course.

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: *Partially Addressed*

- The Panel reviewed a number of capstone projects, a list of topics of capstone projects, a sample of published papers, and discussed this issue with faculty members who confirmed the contribution of the capstone project to the PILOs. The Panel, however, noted that there is no clear procedure and policy on whether projects should be taken by an individual student or should be carried out and completed by a group of students. The Panel met a sample of students and noted that a number of them have completed the capstone project on an individual basis and a smaller group of students have completed the capstone project within a group. During interviews with faculty, it was confirmed that a student can either choose to do the capstone project individually or within a group, as a group member. In an interview with external examiners, the Panel discussed the capstone project's CILOs, their linkages with PILOs, and arrangements that are in place for external assessment of the projects. The Panel noted that external moderators consider the number of CILOs of the capstone project to be excessive; however, they added that the assessment mechanisms are in place. The Panel acknowledges that the capstone project contributes to the achievement of PILOs; however, concurs with the recommendation under indicator 1.2 to revise the CILOs of the courses, including the capstone project, to reduce their numbers with appropriate contents aligned with the PILOs, in order to assess their achievement appropriately. Furthermore, the Panel also recommends that the College should develop an appropriate policy on how a student is allowed to take a capstone project, either individually or within a group, for a fair and effective assessment of the performance of the students.
- As stated in the SER, the roles of students and supervisors are clearly stated in the Guidelines for Undergraduate Project document, which is available on the university's website. According to the guidelines, students are assigned to supervisors by the Department Chairperson based on their proposed topic. The Panel confirmed that the roles and responsibilities of both students and their assigned supervisors, as clearly stated in the Guidelines document, are well-communicated to all stakeholders.
- As detailed in the Guidelines for Undergraduate Project document, students first develop and submit a project proposal for approval, and thereafter they attend practical sessions with a designated supervisor who oversees their progress. The Panel noted from the Guidelines that the Department places significant emphasis on the monitoring of student progress with the research project. The Panel discussed these issues with students and noted their favorable comments on resources available to carry out their research and satisfaction with the supervision process. As noted in the Guidelines and from interviews, regular seminar sessions are led by the supervisor which help identify and address

students' needs. Sample evidence provided to the Panel confirms the regular monitoring of students through the seminar/meeting sessions, and subsequent follow-up by the Department Chairperson. However, the Panel could not identify any survey on the evaluation of the supervision and the supervisor by the students and there is no mention of it in the SER. The Panel acknowledges that there are appropriate procedures in place for monitoring students' progress, while at the same time recommends that the College should implement a student evaluation survey for the capstone project in order to assess its effectiveness.

- The Panel reviewed the AU Assessment Manual which describes procedures for the assessment of undergraduate projects and their implementation. An examination committee, composed of the supervisor and two internal examiners, is appointed by the Department Chairperson to assess the project. The assessment consists of an evaluation of the submitted project 70% and an oral examination 30%. The assessment is graded using appropriate rubrics in line with the CILOs and PILOs. The Panel acknowledges that these procedures, as described in the Assessment Manual, are fit for purpose. The Panel discussed the assessment procedures with external moderators who confirmed that they have received a copy of the Assessment Manual and used it for the assessment of the capstone projects. The Panel noted that the assessment of a student within a group project should be made clearer by the Department. The Panel, thus, recommends that the College should establish and implement robust and clear mechanisms for the assessment of group capstone projects, which ensure effective assessment of each CILO on an individual basis for each member in the group.
- According to the SER, the undergraduate project guidelines are regularly reviewed by the TLAC to incorporate feedback from CAQA for improvement. The Panel was able to confirm this from the sample minutes of the Department Council, dated 15 October 2020, which mentioned a revision of the capstone project course to allow students to work in small groups. The Panel acknowledges that these mechanisms are appropriate for this purpose, while still insisting that the above recommendations be addressed appropriately.

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

- According to the SER, there are robust processes and mechanisms in place to ensure that students achieve the PILOs at each level of the programme, through their mapping to CILOs and through the internal and external assessment procedures at each level of the programme. Graduate attainment on the BSBF programme is based on the level of

attainment of the PILOs and the CILOs, where 60% or more is the expected level. A second approach used to measure the level of achievements, as elaborated during interviews, is the number of students' publications in reputable journals; and the number of BSBF graduates who have been accepted into postgraduate programmes in local and other international universities. The Panel learned also from interviews that the significant number of BSBF research projects have been published in reputable international journals and was able to confirm this from the provided evidence; therefore the Panel appreciates that the research projects of the BSBF students are published in reputable international journals. The Panel reviewed students' assessed work and noted that the assessments are carefully constructed to reflect the core competencies at various levels. The Panel further examined substantial evidence such as internal verifications forms, internal moderations forms and external assessor reports. The Panel notes from employer survey reports that the students demonstrate an overall very high level of achievements.

- There are a number of statistical tables in the SER, which provide numerical information on the number of admitted students, successful graduates, and the length of study covering the period of AYs 2016-2020. The Panel examined the data presented in these tables and noted the significant fall in the number of the programme's graduates from 37 in AY 2016-2017 to only 17 in AY 2019-2020. This observation is consistent with the significant fall in the number of students registered in the programme from 114 in 2016-2017 to 87 in 2019-2020. The Panel discussed this issue with the programme administrators who confirmed the falling numbers of registered students and graduates of this programme. According to the SER, the average length of time taken by a graduate to complete the programme is between four to five years over the period from the AY 2016-2017 to the AY 2019-2020.
- According to the SER, the BSBF programme has a formal mechanism for collecting data on the programme's graduates and for tracking graduate destinations. The available data suggests that since the AY 2016-2017, at least 59% of the graduates have proceeded to appropriate employment in the area of banking and finance. This figure for 2019-2020 is 72%. The Panel met alumni and a sample of newly graduated students, and noted that by and large, graduates work in the area of banking and finance. The Panel also asked this group of graduates about the level of progression in the programme on a year-on-year basis and noted a high degree of satisfaction with the standards that they have achieved in completing the BSBF programme. Evidence provided and interviews confirmed that data collected from different surveys is discussed in the College Council meetings, and suggestions and recommendations are made accordingly. Graduate destination data, which is also used as a tracking mechanism of the graduates, contributes to the improvement of the programme and provides AU with insight on the employability and career options open to graduates.

- According to the SER, there are mechanisms in place to ascertain employers' satisfaction with the BSBF graduates' profiles. These mechanisms include employers' surveys which are conducted by the Centre for Measurement and Evaluation (CME) and meetings of the CAB. From interviews with employers, the Panel learned that, by and large, employers are highly satisfied with the graduates of the BSBF programme's profile. This high level of satisfaction was also confirmed by the members of the CAB present in the interview, who added that their feedback concerning improvements in the graduate profile is taken into account and improvements are communicated to them by AU.

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

- AU has a Quality Manual that has been approved by the University Council. The Quality Manual was last revised in 2020 and, according to the SER, the new version has been disseminated through workshops to both academic and administrative staff, and is also available electronically on SharePoint. The Quality Manual contains guidelines for academic programme reviews, institutional NQF listing, and qualification placement, among other things. All Quality Assurance (QA) related policies and procedures are maintained by the Ahlia Centre for Information and Documentation (ACID). The academic and support staff interviewed indicated that they are given snapshots of the policies and procedures during the staff induction day. The students and alumni also confirmed that they were taken through the key academic policies and procedures during student orientation.
- According to the SER, the CAQA, the Accreditation and Quality Assurance Committee (AQAC), and the TLAC are responsible for the overall quality of all the activities that are carried out by the University. AU Quality Management System is managed and monitored by CAQA, which is mainly responsible for coordinating all QA internal and external activities at the institutional level. The findings of CAQA's monitoring activities are communicated to relevant Colleges for remedial actions, when necessary. At the college level, the AQAC and TLAC in coordination with the College Council ensure the implementation of the QA policies and procedures across the College and its Departments.
- All of the QA-related policies and procedures are easily accessed by staff and students on the AU website and SharePoint and staff are updated on changes in QA policies *via* emails and meeting sessions on a regular basis. These policies and procedures are also summarized in the staff and student handbooks. In addition, CAQA organizes a number of workshops to support staff and to increase their awareness of QA processes. The Panel

noted during the virtual site visit interviews that the academic and support staff have a good understanding of QA arrangements and their roles.

- The SER states that CAQA produces periodic QA reports which are submitted for action to the College Council for review, and thereafter to the TLAC and AQAC, which are chaired by the President of Academic Affairs and the University President respectively. This was confirmed during the interview sessions with senior management and academic staff. The Panel learned during interviews with the QA staff that CAQA plays an important coordinating role in all QA activities at the University, including the monitoring and review of the QA policies and procedures. The Panel is of the view that the QA management system at AU is monitored, evaluated and improved appropriately.

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 organogram of the CBF shows clear lines of responsibility cascading from the Dean to the two Department Chairpersons, one for the Department of Accounting, Finance and Banking and another for the Department of Management, Marketing and Information Systems. The Chairperson of the Department of Accounting, Finance and Banking is responsible for the operations of three Bachelor programmes in Accounting and Finance, Banking and Finance and Economics and Finance. The total number of students in the three programmes is 419 students and the number of faculty members is 40 at the CBF. The Panel notes that there are no programme coordinators and most committees operate at the institutional level. The Panel discussed these issues with the senior management who confirmed the current arrangements and explained that the current organizational chart provides an efficient management of the three programmes, and reflects the fall in undergraduate student numbers admitted to the College on a year-on-year basis since 2016. Nonetheless, the Panel advises the College to consider appointing programme coordinators and adding committees at the college and department levels.
- The Panel reviewed the mechanisms in place to ensure effective management of the BSBF programme as outlined in the SER. The Panel further reviewed a sample of the Department Council and College Council minutes of meetings and the University Bylaws. The Panel met with senior management and QA staff and discussed the existing reporting lines and decision-making process. Based on the provided evidence and the virtual site visit interviews, the Panel is of the view that the existing reporting lines are clear and ensure effective communication and decision-making for the BSBF programme.

- The University Bylaws state the roles and responsibilities of the various institutional and programme management and leadership committees which include the Board of Directors, Board of Trustees, University Council, College Council and Department Councils. The Department Council, under the leadership of the Department Chairperson, is responsible for the day-to-day running of the Department of Accounting, Finance and Banking, which is responsible for the other bachelor's degrees. Issues raised in the departmental council meetings are reported to the College Council for further consideration. The terms of reference for the different management posts and committees are clearly stipulated in the University Bylaws.
- According to the SER, the Department Chairperson is responsible for the academic custodianship of the academic standards of the programme at the departmental level, while the Dean oversees the implementation of the rules and regulations of the University within the College as a whole. Both the Department Chairperson and the Dean work in coordination with their respective Councils and other units at the university level, such as CAQA, CME and Student Affairs to fulfil their roles and responsibilities. The Panel noted during the virtual site visit interviews that faculty and QA staff are aware of the mechanisms in place to ensure the academic standards of the programmes.
- The Panel reviewed and discussed the management arrangements of the BSBF programme with the senior management and QA staff. The Panel notes that the roles and responsibilities of the senior management and the different committees are clearly stated in the University Bylaws, demonstrated in the organizational chart of the College, and implemented. Hence, the Panel is of the view that the programme management is appropriate in terms of demonstrating effective leadership.

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: Addressed

- The SER indicates that AU has appropriate arrangements in place for the annual evaluation of its academic programmes. The Panel was provided with the Annual Programme Review Procedures; however, the Panel was not provided with a comprehensive annual evaluation report of the BSBF Programme. The provided Programme Evaluation Reports of external evaluators evaluate mainly the aims, mission, curriculum structure, CILOs and PILOs in 2-3 years-time. The Panel was also provided with a sample of End of Semester Reports, which were initiated by CAQA and implemented from AY 2020-2021. These reports provide tables for CILOs and PILOs and

their achievements, all of which appear to be achieved for all the three programmes offered by the Department for both Fall and Spring Semesters of AY 2020-2021. The End of Semester Reports list the courses which are verified, textbooks to be followed and methods used for teaching; however, these reports do not contain detailed evaluation of courses, such as their grade distributions, number of students taking the course and retention rates, course/faculty evaluation data, and analysis of main Key Performance Indicators (KPIs) with previous years and other programmes achievements, etc. The Panel recommends that the College should revise its End of Semester Reports to include detailed information and evaluations of courses and KPIs of the BSBF programme.

- The Panel was provided with course files, which contain a set of appropriately compiled documents of the courses; however, the Panel could not identify a course report where all these documents would be summarized. The Panel is of the view that the programme would benefit from preparing course reports that include student numbers, grade distributions, retention rates, course/faculty evaluation results, achievements of CILOs and suggestions for improvements. Such reports could be reviewed by the TLAC and discussed at the Department Council. The information in course reports could be also used in developing the BSBF End of Semester Reports. The Panel, thus, advises the College to consider preparing course reports that contain relevant and detailed information about each course that can be used in giving useful feedback to course instructors and in developing the End of Semester Reports.
- As indicated in the SER, CAQA is the body responsible for monitoring the implementation of the annual programme review process. The Panel learned from the interview sessions that CAQA requires all Departments to document the feedback obtained during the review process and identify appropriate actions for improvement. Furthermore, as stated above, CAQA has recently introduced the End of Semester Reports which include a review of the programme structure, courses, assessment and resources allocated. The Panel was provided with CAQA's summary report analysis of the Programme End of Semester Reports and a recent Report of 2021 on the Operational Plan whose follow-up is to be carried out in the upcoming year.
- The policy and procedures for academic programme periodical reviews are documented in the AU Quality Manual. The process includes self-evaluation analysis, a site visit by an external panel, and a loop closure and enhancement. Furthermore, the BSBF programme is reviewed by an external evaluator who prepares a report about the appropriateness of the aims and objectives of the programme, the study plan, graduate attributes, CILOs and PILOs every two to three years-time. The Panel is of the view that AU has a comprehensive and appropriate policy and procedures for the periodic review of its programmes and suggests the periodic review to be done every four years after the graduation of each cohort.

- Prior to making a revision and improvement to an existing programme, the Department conducts a benchmarking study with similar programmes and seeks feedback from stakeholders such as the CAB members, external moderators, students, alumni and employers. The programme team collates feedback and comments from internal and external stakeholders (meetings and surveys) and prepares End of Semester Reports, which are discussed at the Department Council and College Council. The provided evidence includes a list of recommendations and implementation plans. Recommendations requiring major changes such as adding a new course go to the curriculum committee to be considered and implemented. There are thus mechanisms in place for proper implementation of periodic reviews and associated improvement plans as detailed in the SER and related policies. The Panel discussed these mechanisms with the QA staff and acknowledges that these mechanisms are fit for purpose.

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

- AU has a Benchmarking Policy that details the process for the comparison of 'the performance' of its programmes against its peers on the national, regional and international levels, as well as, internal benchmarking against other programmes offered by AU. The policy states that 'formal benchmarking' is to be carried out as part of the three-year programme review cycle. In implementation, the BSBF programme benchmarked its curriculum against two local programmes, two regional programmes and two international programmes. The Panel acknowledges that benchmarking exercises are carried out with suitable local, regional, and international programmes. However, the Panel noticed that these benchmarking exercises were all informal and that the information for the benchmarking was mainly obtained from web pages of universities. This was the only benchmarking exercise implemented by BSBF, as no evidence of other exercises was provided to the Panel upon their request. The Panel is of the view that the benchmarking practices should not only be limited to improvements in the curriculum but also for the enhancement of all the programme's KPIs. Therefore, the Panel recommends that the College should carry out formal benchmarking for assessing and comparing BSBF programme's KPIs against similar programmes.
- The Panel reviewed the provided evidence and discussed with faculty how the results of benchmarks are used to inform the decision making of the BSBF programme in practice. The SER states that an outcome of the Department's benchmarking exercise has led to the introduction of new courses (i.e. ACCT441) in the BSBF programme. The Panel

acknowledges that the benchmarking outcomes are used to inform decision making in order to improve the academic content of this programme and to maintain alignment with international standards.

- AU has a system for collecting structured feedback from its internal and external stakeholders, including students, alumni, employers, and CAB members. Interviews with the internal stakeholders (faculty, staff and students) and external stakeholders (alumni, employers, external examiners and CAB members) confirmed that there are implemented mechanisms for seeking their feedback on a regular basis. The Panel had the opportunity to review a number of surveys, such as the Course/Instructor Evaluation Survey, Student Satisfaction Survey, Alumni Satisfaction Survey, Employer Satisfaction Survey, CAB Survey, Industry Site-Supervisor Survey and found that with the exception of the Course/Instructor Evaluation Survey, all other surveys either have limited questions (alumni survey only 6) or questions which are not suitable for the participants and hence, not fit for purpose. Thus, the Panel recommends that College should ensure that the contents of the surveys given to internal and external stakeholders comprise appropriate questions that elicit useful feedback and increase the number of respondents to enable informed decision making.
- The SER states that the data collected from surveys is analyzed by the CME and forwarded to the respective department and college councils for review and decision making. The Panel confirmed from the supporting evidence that the outcomes of student and alumni satisfaction surveys led to an increase in the number of the required major electives in the BSBF programme from one to two, while the range of elective courses has also been expanded. The Panel is, however, of the view that there is a need for a more systematic data collection and analysis and advises that mechanisms are put in place to ensure that data from internal and external stakeholders are collected and collated at the same intervals.
- The Panel learned from interviews with students, alumni, employers and the CAB members that students are informed of improvements to the programme in class; alumni and employers are notified through annual alumni gatherings which are conducted by the Professional Relations Department; and the CAB members are notified during CAB meetings.
- The Panel confirmed from the supporting evidence (i.e. minutes of the CAB meetings) and from interviews with various external stakeholders that they are generally satisfied with changes implemented based on their feedback. In particular, the CAB members cited their satisfaction with recent modifications that have been made to the BSBF programme.

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 CBF has a functioning CAB, which was re-formulated in April 2021 and approved by the University Council for a term of three consecutive academic years. The responsibilities of the CAB are stipulated in its terms of reference to include ‘providing consultative feedback on the overall programme structure’ and ‘providing linkages with industry’. The provided evidence shows that the CAB includes discipline experts, industry representatives, employers and alumni. The SER states that the CAB meets on a regular basis to ensure that the views of employers and alumni are considered in programme reviews. This was confirmed at the interview sessions. The Panel is satisfied with the credentials of the CAB members and their ability to contribute to the BSBF programme’s academic development.
- The members of the CAB interviewed cited some examples to demonstrate that the College systematically uses their feedback to inform programme decision-making. This was achieved formally through surveys and during the CAB meetings and also informally through specially arranged one-to-one meetings. The Panel was also provided with evidence showing that the recommendations of the CAB are implemented.
- AU has a Policy on Needs Assessment and Analysis which was approved by the University Council in July 2014. The SER states that the policy seeks to maintain an up-to-date awareness of market and societal needs and future employment opportunities in the relevant field of study. The implemented mechanisms, as per the policy, include assessing and benefitting from published market research studies. The industry representatives interviewed expressed the view that the BSBF programme meets the needs of the labor market. Furthermore, the alumni interviewed expressed their satisfaction with the programme, which equipped them with the knowledge and skills that contributed to their success and promotions at their workplaces.
- The Panel was provided with supporting evidence of a Market Needs Study and Employability Research which was conducted to assess the future skill requirements for banking and finance. The study had identified ‘communication skills and ‘creativity and digital technology know-how’ among the key skills that would be required in the future. The future skills mapping with the BSBF programme at AU shows that the graduate attributes and PILOs are aligned with the future skills and competencies. This indicates that the BSBF programme is relevant and up to date. The SER posits that the holistic nature of the ‘Contemporary Issues in Economics and Finance’ course ensures that the BSBF

graduates gain valuable future employability skills. The Panel is convinced that the BSBF conducts formal research on the labor market, to keep the programme relevant and up-to-date.

- The Panel noticed that there is a mechanism set in place to analyse the findings of the labour market study; the various survey results; and the inputs from CAB, employers and alumni in the Departmental Council Meetings, in order to update and enhance the employability of the BSBF Programme. The Panel has not, however, found evidence of a systematic and well-documented monitoring mechanisms for this purpose in place, and would thus recommend that the College should regularly review and evaluate the effectiveness of mechanisms used to ensure the relevancy and employability of the BSBF programme.

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's Degree in Banking and Finance of College of Business and Finance offered by the Ahlia University (AU)

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

1. The opportunities the BSBF Programme provides to its students, which include participating in a variety of competitions where they develop their practical application of theories, independent and lifelong learning competencies.
2. The arrangements in place to support the professional development of the academic staff, in particular, the sponsorship of their postgraduate studies.
3. The arrangement with Brunel University to develop the faculty's capacity for PhD research supervision.
4. Several workshops have been conducted to support students in handling stress and maintaining a balanced mental health and well-being during the Covid-19 pandemic
5. The mechanisms the Department has in place to ensure that graduates' achievements meet the Programme Intended Learning Outcomes.
6. There are appropriate procedures for selecting internal and external moderators and suitable mechanisms to improve the programme based on their inputs, which are monitored and evaluated properly.
7. The research projects of the BSBF students are published in reputable international journals.

In terms of improvement, the Panel recommends that the Ahlia University should:

1. Review and regularly update its Risk Management Plan Register, to ensure that the potential risks related to the quality of the programme are mitigated appropriately.
2. Revise the Programme Intended Learning Outcomes in in the next periodic review, to have simplified sentences with fewer verbs to make it easy for their assessments.
3. Review the Course Intended Learning Outcomes to reduce their number, improve their measurability, and ensure that courses in the third- and fourth-year courses are more focused on critical thinking and subject specific skills.

4. Review mapping of Course Intended Learning Outcomes to the Programme Intended Learning Outcomes to ensure effective assessment of achieved learning.
5. Develop the college's capacity to assess the Course Intended Learning Outcomes and map the assessment to them appropriately.
6. Develop a formal mechanism for ensuring that the work-based assessment conducted by the site supervisor is standardised.
7. Review and improve the content of the site supervisors survey to include elements other than evaluating the Programme Intended Learning Outcomes, and to ensure the proper utilization of the site supervisors' and the students' feedback in improving the effectiveness of the internship course.
8. Develop a clear policy on how a student is allowed to take a capstone project, either individually or within a group, for a fair and effective assessment of the performance of the students.
9. Develop a student evaluation survey for the Capstone Project in order to assess its effectiveness.
10. Develop clear assessment criteria for the group projects to ensure effective assessment of each Course Intended Learning Outcomes on an individual basis of each member of a group
11. Revise its End of Semester Reports to include detailed information and evaluations of courses and KPIs of the programme.
12. Carry out formal benchmarking for assessing and comparing the programme's key performance indicators against similar programmes.
13. Ensure that the contents of the surveys given to internal and external stakeholders comprise appropriate questions that elicit useful feedback and enable informed decision making.
14. Regularly review and evaluate the effectiveness of the mechanisms used to ensure the relevancy and employability of the BSBF programme.