

How Do Business Graduates Perceive Their Education? A Survey of Skills Assessment

About the Author

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Abstract

Students who are confident in their abilities are more likely to have a higher self-efficacy and are more likely to seek opportunities to use their skills. This paper examines the self-appraised skills of senior business students to determine how they believe these skills may have developed during their college years. The findings suggest that students' perceptions of their abilities are high, reflecting confidence in their skills and educational attainment, which often relates to career success.

Keywords: skills assessment, business graduates, self-efficacy, business education

While pursuing a business degree, students will be exposed to various competencies which will help them succeed in their future career paths. In support of the National Business Education Association's (NBEA) goals, business educators strive to prepare students to meet the challenging demands of their future employment (2020) by finding unique ways to instill these skills in students. However, students must also understand the value of the skills they are learning. If students believe they have mastered the skills they will actually use in their future careers, they will be more confident in their abilities and more likely to apply for positions that use them.

Students and employers concur that many skills, such as communication and teamwork, are essential for career success; however, students are often more confident in their individual assessments. According to the National Association of Colleges and Employers (NACE), students ranked themselves more proficient in all but one category than employers did (Collins, 2022). In fact, the only skill that employers felt students were more proficient in was technology. In other categories, the widest gaps between perceptions occurred in leadership, professionalism, critical thinking, and communication.

To promote career success, educators should encourage students not only to improve their skills but also to build their confidence, so they are more likely to apply for higher-ranking positions that utilize these skills. Jackson and Bridgstock's 2019 study of recent college graduates found that two-thirds of respondents believed their current positions were "not aligned to their career goals and felt they were not fully utilizing their skills and knowledge" (p. 463). Similarly, the Federal Reserve Bank of New York (2021) reported that many college graduates are underemployed. In this study, the overall underemployment rate was 42.6%, but students with a business degree were more likely to have higher underemployment. Majors reporting higher rates include business management (58.8%), general business (55.0%), and marketing (52.1%). Economic majors (39.5%) and finance majors (37.6%) were slightly lower, and accounting majors (24.1%) reported the lowest percentage of underemployment.

Literature Review

Jackson and Bridgstock's 2019 study also reviewed career satisfaction after graduation. Students ranked only their satisfaction with career success around average. However, the authors caution "graduates' reasonable levels of confidence in their own employability may indicate competence but, equally, could be attributed to a lack of awareness of how employable they actually are in the labour market (Dunning-Kruger effect)" (p. 463). The Dunning-Kruger Effect attempts to explain how low-performing individuals are unable to see their own shortcomings, therefore, they continue to make the same mistakes in a term coined as "meta-ignorance" (Dunning, 2011, p. 260).

With higher education costs continuously increasing, educational institutions will continue to be scrutinized for the perceived value of their degree programs. This scrutiny comes from accrediting agencies, government agencies, parents, students, and hiring organizations. Often, universities are assessed through subjective measures such as how students perceive their career satisfaction (Jackson & Bridgstock, 2019). The fact is that students' skills mastery continues to be an issue for business educators and employers (Kowalewski & Halasz, 2019), and to help students understand the value of their learning, students must see the connection of how learning will impact their career success.

Published research examining student self-assessment of skills in the business disciplines has been limited, and this research rarely spans all business disciplines. Routon, Marinan, & Bontrager (2021) examined the self-rated skills of business majors with a focus on communication. They used two sources that collected information from 1994-2006 from 400,000 college students throughout the United States, assessing students' self-evaluation. Their study found that 41.9% of students rated themselves above average in writing skills and 35.3% rated themselves as only average compared to their peers. In addition, the study found that business students often ranked themselves lower on writing ability. Similarly, Saenz and Barrera (2007) also reported that college students ranked themselves above average in writing ability 60.9% of the time.

The recent shift that business colleges experienced in how classes are taught because of the Covid-19 pandemic caused delivery challenges to faculty and students alike. Students who preferred traditional, face-to-face courses were forced to learn new skills online and in isolated academic environments. Many faculty accustomed to a synchronous delivery mode had to find new ways to deliver content. These changes caused a potential disconnect in learning, and the ultimate impact of the pandemic on learning has yet to be realized.

Conceptual Framework

Bandura (1997) first expressed the idea of self-efficacy as one's belief in their ability to complete a task successfully. In this, a student masters a skill through continuous experiences that test this skill in context. Numerous studies have expanded on this idea in various contexts, including business education. Bandura and Locke's (2003) meta-analysis of self-efficacy research found that people "do things that give them satisfaction and a sense of self-worth, and refrain from actions that bring self-censure" (p. 97). This research explored the idea that if students are confident, they will seek activities that use this skill. However, if students do not feel confident, they are less likely to apply for positions requiring these skills; therefore, they may limit their career options.

Building the self-efficacy needed to help these students succeed hinges on a strong educational foundation in business fundamentals, and understanding how students view their learning is essential to assisting educators meet student needs. According to many employers, future employees need the ability to organize and express ideas clearly and concisely (Coffelt, et al. 2019; Kohn, 2015) and to have the ability to convey to employers. Having a positive view of one's skills while beginning the job search may help students to express their abilities to recruiters to better position themselves in the interviewing process (Petruzzello et al., 2021).

Purpose

Using a study by Routon, et al. (2021) as a foundation, this paper examines the self-appraised skills of senior business students to determine how confident they are in their abilities and how these same abilities have developed during their college years. The study reviews multiple skills that should be learned while earning a business undergraduate degree and provides the opportunity for students to reflect on their learning.

This study differs from that of Routon et al. (2021) in that it uses a significantly smaller sample size, expands to more general business skills, and uses business graduates at a regional university. In addition, this data set is more current, and results may be affected by the recent changes in education caused by pandemic protocols and forced online courses.

The hypotheses for this study are as follows.

- Hypothesis 1. Business majors at a regional university will express overall high confidence in skills as they near graduation.
- Hypothesis 2: Students will indicate that all their skills have improved since beginning college.
- Hypothesis 3. Overall scores may be low indicating students are not confident in their ability in many categories. This belief may be that students surveyed were likely attending their developing freshman and sophomore years in college when classes converted to remote delivery during the pandemic.

Methodology

Using a convenience sample of students taking the capstone class for the Bachelor of Business Administration Degree at a regional comprehensive university, students were asked to complete a survey during the spring, summer, and fall terms of 2022. The survey included questions about students' opinions of their abilities in various proficiencies related to their business degree. Based on instructor preference, students were either provided a printed survey instrument during their assigned class time or provided a link to the Qualtrics online survey tool. Surveys completed on paper were entered into Qualtrics by the researchers to combine responses by all. The survey questions are included in Appendix A. This study was approved by the Institutional Review Board of the researcher's university.

During the three semesters, 421 students were enrolled in 17 sections of the course. Nine sections were face-to-face, while eight sections were online. All students enrolled in the class were provided the opportunity to complete the survey, and 224 students completed the survey resulting in a 53.2% response rate. For this paper, only descriptive statistics are used to present the results.

Results

Responses from students enrolled in face-to-face sections were the majority of responses (65.2%). Almost 90 percent of students indicated they were attending courses on a full-time basis, and 88.3% began taking college classes in 2017 or later. Respondents can be considered traditional students in that 71.4% are aged 22 or younger, 19.6% are 23-25 years old, 4.5% are 26-30 years old, and 4.5% are over 30 years old. More males (53.8%) completed the survey compared to 44.9% of females. A small number (1.3%) did not indicate a gender. Respondents represented all of the majors offered in the College of Business. The most prevalent majors included General Business (23.2%), Accounting (17.0%), and Marketing (13.9%).

After collecting demographic information, students were asked to assess their perceived abilities. Responses indicate that students were confident in their abilities as they approached their upcoming graduation. When asked how they would rank their ability in each category, students responded as shown in Table 1 below. The choice with the greatest number of responses is represented in bold.

Table 1

Ranking of Abilities

Q: Compared to the Average Person Your Age, How Would You Rank Your Ability in Each Category: Number of Respondents and percentage

Category	Below Average	Average	Above Average	Well Above Average
Academic Ability	4 (1.8%)	84 (37.5%)	111 (49.6%)	25 (11.2%)
Communication Skills	10 (4.5%)	69 (30.8%)	96 (42.9%)	49 (21.9%)
Computer Skills	7 (3.1%)	102 (45.6%)	96 (42.9%)	19 (8.5%)
Teamwork Skills	5 (2.2%)	45 (20.1%)	107 (47.8%)	67 (29.9%)
Drive to Achieve	1 (0.5%)	41 (18.3%)	91 (40.6%)	91 (40.6%)
Leadership Ability	3 (1.3%)	62 (27.7%)	91 (40.6%)	68 (30.4%)
Mathematical Ability	16 (7.1%)	102 (45.6%)	70 (31.3%)	36 (16.1%)
Public Speaking Ability	46 (20.6%)	83 (37.1%)	54 (24.1%)	41 (18.3%)
Self-Confidence (Intellectual)	13 (5.8%)	87 (38.9%)	83 (37.1%)	41 (18.3%)
Self-Understanding	4 (1.8%)	61 (27.2%)	99 (44.2%)	60 (26.8%)
Understanding of Others	6 (2.7%)	60 (26.8%)	107 (47.8%)	51 (22.8%)
Writing Ability	21 (9.4%)	96 (42.9%)	76 (33.9%)	31 (13.8%)

Most of the students indicated their abilities improved since beginning college. When asked how they felt they improved in different areas, students responded as shown in Table 2 below. The choice with the greatest number of responses is represented in bold.

Table 2

Improvement

Q: Compared to When You First Started College, How Would You Rank Your Ability in Each Category: Number of Respondents and percentage

Category	Weaker	Unchanged	Stronger	Much Stronger
General Knowledge	5 (2.2%)	11 (4.2%)	132 (58.9%)	76 (33.9%)
Analytical/Problem-Solving Skills	4 (1.8%)	16 (7.1%)	123 (54.9%)	81 (36.2%)

Knowledge of Particular Discipline or Field	4 (1.8%)	11 (4.9%)	118 (52.7%)	91 (40.6%)
Communication Skills	6 (2.7%)	21 (9.4%)	110 (49.1%)	87 (38.9%)
Ability to Think Critically	3 (1.3%)	20 (8.9%)	113 (50.5%)	88 (39.3%)
Leadership Ability	6 (2.7%)	29 (13.0%)	92 (41.1%)	97 (43.3%)
Interpersonal Skills	5 (2.2%)	31 (13.8%)	132 (58.9%)	56 (25.0%)
Writing Skills	7 (3.1%)	52 (23.2%)	114 (50.9%)	51 (22.8%)
Public Speaking Skills	5 (2.2%)	43 (19.2%)	109 (48.7%)	67 (29.9%)
Mathematical Skills	8 (3.6%)	51 (22.8%)	115 (51.3%)	50 (22.3%)
Computer Skills	3 (1.3%)	21 (9.4%)	136 (60.7%)	64 (28.6%)
Teamwork Skills	3 (1.3%)	22 (9.8%)	122 (54.5%)	77 (34.4%)

Students had the opportunity to provide open-ended responses to explain their answers further, and a sample of these responses follows.

Some students commented about the activities that helped them to improve:

- Sure, I have grown so much in my college experience. [The University] truly pushed and encouraged my growth.
- I have done a lot of group work and multiple case study competitions to improve these skills.
- The overall experience that I've had here has made me a lot stronger in all categories due to the teachers & students that have helped me.
- [The University] has given me many opportunities for growth. Having more personal relationships with my teachers have helped me.

Some students expressed concern about how the COVID pandemic may have affected their education:

- College helped me develop greatly, due to the pandemic. I feel my communication skills took a hit.
- My knowledge & understanding of the business field has improved but I believe it could have been stronger if COVID did not happen.

Some students believed their skills were strengthened through activities outside the classroom:

- A lot of my communication, public speaking, leadership, and interpersonal skills development had to do with clubs and organizations I was involved in on campus that I both participated in and became a leader in.
- I think with the combination of taking learnings from work experience and knowledge from the university, i've [sic] grown a lot since i [sic] first started here at [The University].

- College has helped me change as a person a lot but I believe that being out in the real world working has helped me change as a person way more than college has so far.

One interesting comment provides good insight into student accountability:

“The professors at the business school gave me all the tools necessary to improve, it was up to me to utilize them. I know many students who chose not to, and as such, would likely respond negatively to this survey, without realizing that they need to hold themselves accountable.”

To attempt to gain further perspective into student responses, the survey also asked for ways to improve their business degree. Most of the comments fell into two main categories:

Students wanted more face-to-face interaction:

- Less online, more face-to-face courses.
- Online courses might consider some different thinking such as an hour per week Zoom session where students could interact “face-to face” with classmates and the instructor. It could be voluntary or be part of the class participation segment of the grade. This would allow open dialog, Q&A that others benefit from hearing, and allow students to feel more a part of the university.
- If some course [sic] could be in person instead of online
- More time in class, less on Zoom

Related to the desire for more interaction, students also seemed to want more practical experience:

- We spend a lot of money towards degrees that require certain classes to be taken only to end up using a small portion of that knowledge towards a future job. If there was a way a class could help us gain specific skill sets, that can be more applicable/ appealing to employers that would be great.
- Talking about real world applications and modern looks at the world of business meant much more to me and stuck with me far better than any vocab term or outdated flow chart.
- Working on more hands-on real-world examples instead of repetitive book examples.
- Offering courses that deal with real world business classes not just textbook
- More guest speakers
- Offering ways to do more internships during school
- More courses that include information about what we will actually encounter outside of school; less hypotheticals or maybe possibilities

Based on a review of data on degrees awarded by the university (Office of Institutional Research, n.d.), the sample appears to be typical for College of Business majors in 2021. Fewer males completed the survey than what is representative of students (58.4%), and respondents

not indicating a gender may explain the slight variation. General Business majors also appear to be over-represented in the sample; however, the three largest majors in the College are consistent (General Business, Accounting, and Marketing).

Students rate themselves above average in many categories when asked to compare themselves to others their age. They are most confident in their ranking of their drive to achieve. Overall, only 18.8% of students rated themselves as average or below average in this category. Responses were equally split at 40.6% for students who felt above average or above average. This elevated view may be that these students think more driven as their graduation date nears. The university's report from The National Survey of Student Engagement (2019) indicates a similar trend of self-assurance. When reviewing senior responses, students rated their higher-order learning ability to apply facts, theories, and methods four percentage points higher than other public schools in Texas. This evident over-rating of skills is consistent with the views expressed in the NACE career readiness survey (Collins, 2022).

In a seemingly conflicting opinion, 38.9% of students ranked themselves as only average, and 5.8% ranked themselves below average in self-confidence. However, self-confidence refers to a general belief of ability, whereas self-efficacy is specific to a particular task or ability (Price, 2021). Characteristics that students ranked themselves as average include computer skills (45.6%), mathematical ability (45.6%), public speaking ability (37.1%), and writing ability (42.9%). Actually, public speaking ability was the characteristic that received the highest percentage (20.6%) as below average.

In leadership ability, students ranked themselves high in leadership, with 81% of respondents indicating they were above average or well above average. Similarly, students also ranked leadership as the skills they improved the most, with 43.3% indicating they were much stronger since beginning college. Although some students ranked skills as weaker or unchanged, these were not the highest ranked in any category. These high rankings contradict employer perceptions in the 2021 NACE survey (Collins, 2021). The gap between employers and students was the widest in leadership. Approximately 84% of students rated themselves proficient, but less than 30% of employers felt the same.

Overall communication skills were rated above average by 42.9% and well above average by 21.9% of respondents, for a total of 64.8%. However, oral and written communication ranked lower. When asked about how their public-speaking skills compared to others, 20.6% felt they were below average, 35.7% were average, 24.1% were above average, and 18.3% were well above average. Student self-evaluation of writing ability showed lower ratings: 9.4% felt they were below average, 42.9% were average, 33.9% were above average, and 13.8% were well above average. Interestingly, students seemed confident in their communication skills; however, when asked to be more specific about how well they communicated in certain forms, they were less confident. These survey results agree with the findings of Routon et al. (2021) who reported that business students ranked themselves lower than non-business majors in writing ability (7.2% below average, 38.9% average, 41.5% above average, and 12.7% in the top 10%). However, these survey responses show a lower confidence rating than those found by

Saenz and Barrera (2007), who reported 60.9% of all students reported above-average writing ability.

Discussion and Implications

Hypothesis 1 states that business majors at a regional university will express overall high confidence in skills as they near graduation. Student responses in this study reflect that, overall, most students believe their abilities in various categories are higher than others their own age. Based on survey results, Hypothesis 1 is supported. Students' confidence in their abilities generally relates to career success because students view themselves as capable of reaching goals (Tuononen & Hyytinen, 2022). Although computer skills, mathematical ability, public speaking ability, and writing ability received a higher number of average responses, there was not a significant variation.

Hypothesis 2 states that students will indicate that all their skills have improved since beginning college. When asked how students viewed the improvement of their skills since beginning college, students ranked themselves stronger in all categories. Therefore, Hypothesis 2 is supported. These results seem logical based on selected comments indicating they believed the university provided the experience needed to improve in many categories. Leadership ability is the only category that received a higher score (43.3%) for much stronger improvement. Surprisingly, a few students indicated their skills were weaker, but the percentage of responses was below 4% in all categories.

Hypothesis 3 states that overall scores may be low indicating students are not confident in their ability in many categories because students surveyed were likely attending their developing freshman and sophomore years in college when classes converted to remote delivery during the pandemic. Student responses of high confidence and improved skills do not support Hypothesis 3. The student comments regarding the COVID pandemic's negative impact on their educational experience may explain those who felt they did not improve as they should. Some student comments showed concern over a loss of communication skills as a result of the pandemic. Although writing and public speaking abilities did receive some lower ratings, these were not the majority.

Study Limitations

Cognitive bias may have influenced student responses that indicated stronger skills. For example, low performers may assess themselves higher because they lack the skills needed to recognize their own limitations as an indicator of the Dunning-Kruger Effect (Dunning, 2011). Similarly, students may have difficulty assessing their skills due to unrealistic and high regard for their abilities, resulting in a failure to see a need to improve (Hiemstra, 2001). The findings from the NACE 2021 survey concur with these studies.

Conclusions

The study findings suggest that students' perceptions of their abilities are high, reflecting confidence in their abilities and their educational attainment. These results are positive as they often relate to future career success. Low self-perception may negatively affect career success (Routon, et al., 2021); therefore, students' high confidence means students are more likely to apply for high-level positions that will result in career advancement. Likewise, students who are confident in their abilities will have a positive view of their educational experience.

Student comments about the desire for more practical application in the learning process show an opportunity for improvement in the business education classroom. Although pandemic isolation may have influenced responses, the need exists to develop more learning activities in support of NBEA's (2020) statement that business classrooms should "provide rich opportunities for relevant, real-world learning experiences. These experiences, often taught using a project-based learning approach, reinforce high academic standards and, at the same time, provide an authentic context in which students can apply what they learn" (p. iv). Using more practical applications will also help to build self-efficacy beliefs in students (Tuononen & Hyytinen, 2022), which are likely to lead to greater career success. One of the major accrediting bodies for business schools, the Association to Advance Collegiate Schools of Business (AACSB), also recognizes the value of experiential learning and encourages its members to include this strategy in their curricula. An applied learning model presented by Tipi and Killian (2023) proposes a process to improve student employability skills through hands-on learning, activities that study real-world issues, and assignments that develop skills across various disciplines.

Future Research

Although students are confident in their abilities, future research should study graduates a few years after graduation to see if they still believe they were prepared to enter the workforce. This study may help to understand how well students were able to self-assess and also to see if the Dunning-Kruger effect could have influenced responses. A post-graduation study would also assess whether students believe they would master these same skills in support of Bandura's (1977) ideas of self-efficacy. A post-graduation study could also provide further insight into Jackson and Bridgstock's 2019 study of career satisfaction in the workplace.

Results from this study provide some insight into student perceptions, but more data should be collected to ensure reliability. As more data is collected, further analysis can review how perceptions may differ by major. For example, students in more quantitative fields, such as finance, may be more confident in categories such as computer skills or mathematical ability.

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Appendix A

Business Senior Survey

What modality is your course?

- Face-to-face
- Online
- Hybrid or other

What year did you first enter college?

- 2021
- 2020
- 2019
- 2018
- 2017
- 2016
- Before 2016

What is your enrollment status?

- Full time student
- Part time student

What is your gender?

- Male
- Female
- Prefer not to say/Other

What is your age range?

- 18 - 22 years
- 23 - 25 years
- 26 - 30 years
- Over 30 years

What is your major?

- Accounting
- Business Communication & Corporate Education
- Economics
- Entrepreneurship
- Finance
- General Business
- Human Resource Management
- International Business
- Management
- Marketing
- Sports Business
- Other

Compared to the average person your age, how would you rank your ability in each of the following categories?

	Below Average	Average	Above Average	Well Above Average
Academic ability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Communication skills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Computer skills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Teamwork skills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Drive to achieve	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Leadership ability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mathematical ability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Public speaking ability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Self-confidence (intellectual)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Self-understanding	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Understanding of others	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Writing ability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Compared to when you first started college, how would you rank your ability in each of the following categories?

	Weaker	Unchanged	Stronger	Much stronger
General knowledge	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Analytical and problem-solving skills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Knowledge of a particular discipline or field	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Communication skills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability to think critically	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Leadership ability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Interpersonal skills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Writing skills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Public speaking skills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mathematical skills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Computer skills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Teamwork skills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Would you like to explain your responses to the above questions?

In what way do you feel your business degree can be improved?

When considering your required business classes, how many of your classes required that you completed writing assignments such as papers and reports?

- Less than 10%
- 11% - 25%
- 26% - 50%
- 51% - 75%
- More than 75% or almost all of them

When considering writing assignments in your business classes, how did you receive feedback from your instructor? Check all that apply.

- Detailed written feedback provided on my paper (hard copy or electronic)
- Oral feedback provided directly to me
- Oral feedback provided to the class as a whole
- Holistic feedback that included general comments
- Feedback provided on a grading rubric
- No feedback was provided other than just a grade

When considering feedback provided on writing assignments, did you consider this feedback helpful to improve on future assignments?

- Always
- Most of the time
- Sometimes
- Rarely
- Never

What grade do you anticipate earning in this course (MGMT 4363)?

- A
- B
- C
- D
- F

What grade do you remember earning in your basic business communication course (BUSI 2304/BCM 247)?

- A
- B
- C
- D
- F

What grade do you remember earning in your freshman English courses? Provide an average of the two courses.

- A
- B
- C
- D
- F

What is your current overall GPA?

- 3.5 - 4.0
- 3.0 - 3.49
- 2.5 - 2.99
- 2.0 - 2.49
- Below 2.0