

Competency-Based Master of Business Administration at Davenport University

A CBE case study

This case study is part of a series on competency-based degree programs that have been emerging in recent years. The case studies are prepared by the Council for Adult and Experiential Learning (CAEL) with funding from Lumina Foundation.

DAVENPORT'S MASTER OF BUSINESS ADMINISTRATION PROGRAM: AN OVERVIEW

Launched in the winter of 2015, Davenport University's Competency-Based MBA (CMBA) is an online-only master's level degree in business administration, targeted to adult learners with a bachelor's degree and at least three years of professional experience. In implementing a competency-based framework, the program measures student completion and competency on the basis of direct assessment, rather than traditional seat time or credit-hour courses. Designed to provide content and learning equivalent to a 39 credit program, the degree can be completed in an average of 20 months, or as quickly as 12, depending on a student's prior experience, transfer credits, credit for prior learning, and ability to progress through the curriculum.

Developed over the course of a year by a core team of business school faculty and staff, the program is designed around the mastery of 12 professional competencies and one personal development competency through the completion of proficiency modules. These modules, designed to develop and assess particular skills and knowledge associated with an individual competency, are built around a standard 3-phase process: pre-assessment of existing knowledge, formation of needed knowledge and skills, and

PROGRAM SNAPSHOT

- Competency-based master's degree in business administration, offered since winter 2015.
- Designed for bachelor's degree holders with a GPA of 2.75 or better and a minimum of 3 years professional experience.
- 12 professional competencies + 1 personal development competency.
- Each professional competency is broken down into an average of 7 proficiency modules (88 modules total).
- Module and competency completion based upon success in action-based summative assessments.
- Students able to attain credit for prior learning through portfolios and professional certifications.
- Students complete the strategic management competency last as a summative/integrative capstone experience.
- Program approved by International Assembly for Collegiate Business Education (IACBE).

a final assessment demonstrating competency. Students can complete the individual modules and competencies—and thus, the entire degree—at their own pace, yet the program still adheres to the structure of a traditional semester system.

A unique feature of this MBA program is the integration of competency-based learning and assessment, including prior learning assessment.

BACKGROUND

Davenport University's development of a competency-based learning model began when

the former dean of the Donald W. Maine College of Business tasked its faculty and staff with re-examining and re-designing their master in business administration (MBA) degree offerings. As part of a recent program review cycle, the school had determined that, given increasing national competition around enrollment in MBA and business-focused master's degrees, a significantly new approach to their own offerings needed to be imagined and implemented. With a goal of developing more diverse offerings, aimed at attracting a growing market of experienced professionals in need of advanced

DAVENPORT UNIVERSITY EXCELLENCE SYSTEM™

- **Global & Intercultural Competence**—Graduates understand that working and succeeding in an inclusive, international world involves complex issues present in diverse environments.
- **Civic & Social Responsibility**—Graduates recognize the value of civic and social responsibility to empower themselves to make informed decisions and participate in the communities in which they live.
- **Ethical Reasoning & Action**—Graduates recognize that integrity is an essential component of accountability and is required in the evaluation of differing value systems to determine appropriate courses of action.
- **Critical & Creative Thinking**—Graduates develop an appreciation of the importance of context and perspective when identifying and challenging assumptions, ideas, processes, and experiences.
- **Analysis & Problem Solving**—Graduates use quantitative and qualitative methods of inquiry to assess and evaluate complex problems.
- **Leadership & Teamwork**—Graduates understand how to build, direct and facilitate groups in order to utilize members' talents to meet attainable goals.
- **Information & Technology Proficiency**—Graduates identify, access and manage information and technology resources effectively in interpersonal, social, and professional settings.
- **Written Communication**—Graduates recognize the potential impact of written documents and effectively adapt the necessary skills to produce appropriate documents in a variety of interpersonal, social and professional settings.
- **Professional Communication**—Graduates understand and demonstrate professional demeanor, presentation and communication skills in a variety of interpersonal, social and professional settings.

Source: <http://www.davenport.edu/about-davenport/excellence-system>

higher education credentials, key faculty and administrators—including Jennifer Byron, MBA program director and associate dean, Maine College of Business and College of Technology Online; Dr. Wayne Sneath, program director for experiential learning; and Dr. Frank Novakowski, professor of management and associate dean, Maine College of Business—began discussions around what this re-vamped program might look like.

Aware of the growing landscape of competency-based programs being offered at other institutions and having already implemented a broader institutional commitment to assessment of general education competencies, the task force quickly recognized the potential benefits of developing the MBA program with a competency-based learning component at its core. Not only would this build on the institution's growing emphasis on curriculum mapping and assessment, it would appeal to its target market of experienced professionals by allowing them to gain credit for experience they already have while completing their degree in the context of their existing work.

While the team's original intent was to pilot a single course within the program as competency-based, enthusiasm for the model among administrators quickly grew to a point where an entirely competency-based MBA program was considered instead. After several months of development, the decision was made to begin working on a wholly competency-based program.

Throughout the design and development phases, the program drew on resources and support offered at the national level. Davenport was one of the first institutions selected in 2014 to be part of the CBE Jumpstart initiative, in which CAEL provided faculty and staff training on CBE. Then in 2015, Davenport was selected to be a member of the Competency-Based Education Network (C-BEN). Both initiatives are funded by Lumina Foundation.

DEVELOPING THE PROGRAM AND IDENTIFYING COMPETENCIES

After their focus shifted towards building an entirely competency-based MBA program, the team began meeting every two weeks with a group of faculty in order to establish the core program structure and standards. With a set of university-wide general education competencies already in place—the Davenport University Excellence System™ (see sidebar on p. 2)—this group began by working to identify a set of competencies that would align with these institutional competencies as well as the defined learning outcomes of their existing MBA program.

For the previous four years the college had been using the normed, summative assessment exam provided by Peregrine Academic Services to measure MBA graduate competencies. Given the degree to which the competency areas associated with the exam had already been integrated into the college's existing MBA curriculum, the task force decided to base the new program's competencies largely on these existing standards. The faculty eventually outlined a set of 12 professional competencies, grouped into three clusters (Figure 1). Finally, a formal crosswalk tool was developed in order to explicitly outline the CMBA competencies' alignment with the Peregrine exam standards and, thus, with the traditional MBA curriculum. The overall cost for developing the program was funded primarily through internal monies.

While the 12 professional competencies outline discrete (yet interrelated) professional skills and abilities expected of graduates upon completion of the program, students must also fulfill a personal development competency. Recognizing growing employer demand for soft skills development among job candidates, the college expects graduates to meet the competency by providing a self-reported analysis of their growth and development of these skills through the course of the program.

**FIGURE 1:
CMBA COMPETENCY CLUSTERS: 12 PROFESSIONAL COMPETENCIES,
1 PERSONAL DEVELOPMENT COMPETENCY; AND ASSOCIATED
PROFICIENCY MODULES**



© Source: Davenport University. (2014, May 7). *CMBA Program FAQ*

DEGREE PROGRAM STRUCTURE

Using this set of competencies as a framework for the new CMBA program, the core team of staff and faculty then worked to develop an overall program structure that would guide students through the development and assessment of each competency. Student progress is based on **proficiency modules**, discrete segments of learning that build knowledge and skills in a specific subject or knowledge domain related to a particular competency; each competency is met through the completion of between 6 and 10 associated modules. Individual modules are graded on a Pass/Fail basis according to performance on a final assessment (described in greater detail below).

Initially, students may only enroll in up to two professional competencies of their choice each semester. Once a student has successfully completed at least one individual professional competency (as well as 67% of all modules they have attempted so far), he or she may enroll in additional professional competencies.

While this structure allows students to progress through the program at their chosen pace, the program also ensures that students complete the program in a timely manner by maintaining minimum standards of academic progress. Key among these standards is that students must complete a proficiency module within three semesters of initially enrolling in that module. They must also complete at least 67% of all modules they have enrolled in each semester, within that same semester. If students fail to meet either of these standards, they will be placed on academic probation; and eventually, if they do not complete the modules in which they are enrolled within another three semesters, they will be dismissed from the program. As a result, the maximum amount of time allowed to complete the program would be 12 semesters. As previously mentioned, however, students may complete as many competency areas in a semester as they are able to successfully manage, resulting in a much quicker progression through the program.

FIGURE 2: SAMPLE PROFESSIONAL COMPETENCIES AND ASSOCIATED MODULES

Operations Management

- Operations Strategy & Analytics
- Production & Service Processes
- Supply Chain Processes
- Project Management
- Quality Systems
- Global Logistics & Procurement

Economics

- Demand & Supply Models
- Price Elasticity Concepts
- Production & Cost Analysis
- Perfect Competition & Monopoly
- Imperfect Competition
- International Trade Theory

Human Resource Management

- Strategic Perspectives in HR
- Workforce Planning & Staffing
- Human Resource Development
- Organizational Reward Systems
- Employee Relations

Source: Davenport University.
CMBA Program Catalog 2014-15.

Modules and the larger competency areas with which they are associated are managed and maintained through the program's learning management system, Blackboard. Students also have access to an online dashboard that tracks which modules and competencies they are currently working on, which they have completed, and which they have yet to complete.

CURRICULUM AND ASSESSMENTS

While students are expected to complete a pre-determined set of proficiency modules for each professional competency, the self-guided nature of the program allows them to identify, in conjunction with a faculty coach, their own personalized sequencing of program content through the development of **Individualized Degree Paths (IDPs)**. Students must complete the strategic management competency as a final capstone, given that its content and expectations are designed to be integrative of all previous competencies. Otherwise, their path through completion of the other 11 competencies may be built according to a number of other factors, including considerations of how students may be utilizing transfer credit or credit for prior learning, their existing professional experience, level of academic preparation, and their own individual schedules and time limitations.

Although a student's path to completion of all 12 competency areas is largely customizable, within each proficiency module a student is expected to progress through three standard phases of development and assessment.

1. **Pre-Assessment:** consists of an automatically graded assessment of the student's pre-existing knowledge within the module. Using this initial assessment, the student is then able to identify which pieces of content he or she will need to address within the module by consulting online materials developed by the University in partnership with an external publisher. It is possible for a student to move directly from this initial phase to the module's final assessment, if the student has sufficient confidence that he or she would be able to demonstrate a complete understanding of the module's content based solely on existing knowledge. Again, in this way, CMBA students can potentially reduce their time to degree significantly given sufficient pre-existing knowledge and experience in particular competency areas.
2. **Formation:** upon completion of the pre-assessment, students work to develop those knowledge and skill areas identified for attention by completing a combination of reading, practice assignments, workplace projects, directed learning experiences, and/or reviews of supplemental materials provided by the college's publisher partner. The nature of this phase is determined in consultation with a student's faculty coach and module faculty/subject matter experts who also support the student as learning resources throughout the module (see additional discussion of faculty roles below).
3. **Summative Assessment:** once students are confident that they have sufficiently addressed and developed mastery over the module content, they may attempt the summative assessment, which determines each student's completion of the module, progress towards completion of the associated competency, and ultimately, the overall degree. These assessments have been developed by faculty subject matter experts within the college's MBA discipline

**TABLE 1:
CMBA GRADING AND GPA SCALE**

Standard	Score	Transcript Mark	GPA Equivalent
Exceeds Proficiency	94% and above	1	4.00
Proficient	83%–93%	2	3.00
Not Proficient	82% and below	3	0.00

Source: Davenport University. *CMBA Program Catalog 2014-15*.

DAVENPORT CMBA PERSONAL DEVELOPMENT COMPETENCY SKILLS

(Based on GMAC Reflect™)

- **Innovation**—Generates new and unique ideas; makes connections among previously unrelated notions; adds value to situations requiring original thinking.
- **Operational Thinking**—Takes into account project priorities and available resources to reach goals in the most efficient, timely, and cost effective way possible.
- **Decision Making**—Recognizes and understands issues, problems, and opportunities; develops potential alternatives or courses of action; selects a course of action based on the likelihood of success.
- **Strategic Vision**—Combines one's own ideas with those of others to envision the possibilities and map out a road to a better future.
- **Strategic Self-Awareness**—Recognizes own strengths and weaknesses and uses that information to guide personal growth and development.
- **Resilience**—Performs well under pressure of challenges (e.g. time, ambiguity, etc.); rebounds quickly from a setback.
- **Drive**—Establishes high performance standard for self and others; assumes personal ownership and accountability for achieving goals.
- **Interpersonal Intuition**—Communicates persuasively in individual and group situations; adjusts approach, tone, language and non-verbal cues to the characteristics and needs of the audience.
- **Valuing Others**—Builds trust-based relationships with people by treating them with dignity, respect, and fairness, while valuing their diversity in background and views.
- **Collaboration**—Develops positive working relationships that emphasize team accomplishment in conjunction with individual contribution.

Source: Davenport University. (2014, May 7). *CMBA program FAQs* as cited in Reflect™ by GMAC at <http://www.gmac.com/reflect/how-it-works-test.aspx>

areas through a process of taking course-level outcomes from the traditional MBA, translating these to a module-level set of outcomes, which are usually more detailed, and then translating module-level outcomes into two or three summative assessment outcomes and the assessment itself.

In keeping with the overall ethos of competency-based education, these assessment outcomes are, according to Dr. Wayne Sneath, always focused on action, real-world practice, and “can do” statements. In completing the assessments, students are required to demonstrate specific skills within the context of real-life business scenarios. Other assessment forms can include activity-based projects, case studies, papers, presentations, and simulations.

In order to assure the overall quality of student learning within the program and that it fully reflects each student's own effort and development, the college has established a rigorous system of authentication, verification, and scoring around assessments, built, in part, on the University's previous efforts at assessment implementation. This includes a system for personal identification and recording/observation in the case of online and timed examinations, or Turnitin.com in the case of all written assessments.

Final assessments are scored by a subject matter expert according to a three-tiered scale (see Table 1) measuring students' mastery of the module content; students must pass all of their module summative assessments with a score of 83% or higher. Moreover, students are allowed

to take any one proficiency module summative assessment a maximum of three times; if students fail to achieve a score of proficient on their third attempt, they may be dismissed from the program.

As previously described, in addition to the 12 professional competencies, students must complete an additional personal development competency. Assessment of the personal development competency—a measure of the student’s soft skill growth over the course of the program—is based on a tool offered by the Graduate Management Admission Council (GMAC) called Reflect™. Students are provided with a report at the beginning of the program which measures their existing mastery of specific soft skills, such as resilience, drive, and operational thinking (see sidebar on previous page). Students are also provided with resources and tools for developing each skill as well as an analysis of which skills employers might be looking for within their chosen field or career path. In conjunction with a faculty coach (discussed below) students then create a personalized development program. Evaluation of the personal development competency is based on the student’s level of engagement in the overall process of self-assessment and utilization of existing resources, rather than through formal assessment (as in the case of the 12 professional competencies).

INTEGRATING CREDIT FOR PRIOR LEARNING AND TRANSFER CREDITS

It is worth noting here the degree to which Davenport University has not only built upon existing efforts in student learning assessment but has specifically integrated its growing commitment to **credit for prior learning** (CPL, also known as prior learning assessment) into the CMBA program. Indeed, CPL constitutes a key component of the program at two important stages: during initial enrollment and degree planning, as well as a part of the assessment of each proficiency module.

Before students even begin the program they are able to earn up to 18 credit hours through

credit for prior learning, which includes a maximum of 9 transfer credits. CPL accounts for a range of prior learning options, including review of professional certifications as well as professional or corporate trainings and portfolio assessment. These same prior learning options may also be used to fulfill part or all of the summative assessments for individual proficiency modules; if students have prior knowledge or experience around a particular competency module, they may utilize any of the options listed above to satisfy the module’s summative assessment.

In this way, Davenport’s CMBA program provides a prime example of the way in which credit for prior learning (or prior learning assessment) and CBE can be integrated in order to provide adult learners with more robust and accessible means to attaining a degree.

Portability of Learning from the CMBA to Other Programs

The University has also provided students with the ability to transfer the learning they have completed in the CMBA program to programs at other schools in the form of traditional credit hours. In keeping with the practices of other competency-based programs, the CMBA program will provide students with two transcripts for purposes of transfer: a professional use transcript defining the professional competencies and proficiency modules of the degree and an academic transcript equating professional competencies to courses and credit hour equivalencies. Students are also assigned an equivalent GPA based upon the average of their summative assessment scores (see Table 1).

FACULTY ROLES AND PERCEPTIONS

As is evident, Davenport’s CMBA program relies greatly on faculty involvement in a number of different capacities outside of the traditional instructor role in order to move students through the program, assess their progress, and, finally, determine whether they have demonstrated the professional competencies required for

graduation. In addition to a cadre of core faculty who will continue to develop and evaluate the program's structure, content, and outcomes, the college has identified and outlined two key faculty roles necessary for the program's ongoing operation. These include:

- **Faculty Coaches:** faculty in these positions assure learning outcomes are met and standards of excellence are maintained. In addition to acting as general mentors and monitoring/evaluating a student's overall academic progress, these faculty are responsible for facilitating the student-led development of Individualized Degree Plans (IDPs) as well as guiding students through the pre-assessment process. Each coach is assigned a group of CMBA students that he or she will be responsible for guiding "much as a professional would have clients." Because each student will require varying degrees of coaching, each coach's assigned group of students would be managed through a "caseload" approach.
- **Proficiency Module Faculty/Subject Matter Experts:** faculty with this role verify knowledge and skills building. These faculty are responsible for defining the content in any given competency area (related to their field of expertise), including the assessments that are used to demonstrate competency within the area's proficiency modules, which they also grade upon completion. Development of these assessments is done through the use of pre-developed templates that guide the identification of module learning outcomes and their translation into assessment outcomes. While proficiency model faculty also provide student guidance around the academic content within modules, they do not act as individual student tutors (a role fulfilled by other existing university resources).

Recognizing that this shift in roles will require faculty to draw on new sources of knowledge and new skill sets, the University has started providing training around the individual roles outlined as well as the basics of competency-based education. In 2014, Davenport was selected to participate in the CBE Jumpstart program offered through CAEL and funded by Lumina Foundation. The Jumpstart program offered a special one-day training for a broad group of faculty and staff at Davenport—including college deans, program directors, department chairs, and staff from across a number of functional areas within the University—to develop a greater understanding of the various models and forms of CBE. While the training took place nearly three-quarters of the way through the development of the CMBA program, the program's development team found it valuable not only for building internal awareness and investment around CBE among faculty but also for providing external validation and support of the team's own ongoing development process.

The University is further working to determine how the new demands on faculty in terms of the time and tasks involved in these shifting roles will be reflected in more formal position descriptions as well as attendant compensation. Currently, CMBA-related faculty work is considered additional stipend pay, rather than part of a normal workload; the University has also put certain limiting parameters in place to reduce the additional burden on faculty and protect their time, including limiting faculty coaches to working with no more than 10 students at one time.

Despite these relatively significant shifts in role and responsibility, however, Jennifer Byron, MBA program director and associate dean, Maine College of Business and College of Technology Online, reports that college faculty have been very supportive of the developing CMBA program. One of the ways in which faculty support was garnered was in providing them with as much information and answers regarding the program as possible (through the Jumpstart training mentioned above, for example) and

allowing them to make a choice regarding their involvement. Both Dr. Sneath and Byron also point out that faculty reception of the program was likely eased by the University's pre-existing work around assessment and competencies: faculty felt that the new program wasn't a "big leap" but a continuation and formalization of the University's existing commitments.

U.S. DEPARTMENT OF EDUCATION CBE PROGRAM CATEGORIES

In order to qualify for accreditation, a competency-based program must fit one of three defined approaches outlined by the United States Department of Education (U.S. D-ED):

- 1. Course/Credit-Based Approach:** "programs are organized by competency but measure student progress using clock or credit hours" (Federal Student Aid Handbook, p. 2-24)
- 2. Direct Assessment Approach:** "a type of CBE program that does not use credit or clock hours. Progress...is measured solely by assessing whether students can demonstrate that they have command of a specific subject, content area, or skill" (Federal Student Aid Handbook, p. 2-24)
- 3. Hybrid Approach:** "direct assessment program that measures student progress using both direct assessment and credit or clock hours" (Letter to Accrediting Agency Executive Directors, p. 4)

NOTE: "Hybrid" CBE programs are not Title IV-eligible

ACCREDITATION AND FINANCIAL AID

Of course, a necessary component to the process of formalizing the program's structure and curriculum is accreditation. Davenport has found the Maine College of Business's program accreditor—the International Assembly for Collegiate Business Education (IACBE)—to be very supportive of the University's development

of a competency-based program. Again, part of this support is credited to the University's pre-existing work with the accreditor around program assessment as well as a knowledge of the accreditor's existing interest in direct assessment as an effective measure of graduate competency and knowledge. Byron believes the fact that the school has been very intentional around mapping and evaluating outcomes in the new program, as well as building close faculty involvement in its review/evaluation efforts, and that the school has clearly communicated their development process to the accreditor, has also contributed to the IACBE's support.

Where the school has encountered some challenges, however, has been in the process of securing federal financial aid for students in the program by way of accreditation with their regional accreditor, the Higher Learning Commission (HLC). While the HLC has provided the program with a final stamp of approval based on its core components, the process in attaining final approval for the CMBA as a direct assessment program had slowed progress. Approval from the HLC was required before the institution can apply to be part of an experimental site initiative launched by the Department of Education to test how federal financial aid might work with CBE programs.

In the meantime, however, the University believes that because the program is still offered within a semester-based structure, it may ultimately operate more easily within the constraints of current financial aid regulations compared to programs that are not tied to a semester format.

PRICING OF THE PROGRAM

Another advantage to building the program around the semester system lies in being able to more easily determine its pricing structure. Students pay a flat tuition rate for each semester enrolled; that is, each semester's enrollment will cost the same set price, regardless of the number of competencies and modules being pursued. This allows the students to enroll in as many professional competencies as they anticipate being able to complete within the

**TABLE 2:
POTENTIAL COST SAVINGS FOR CMBA STUDENTS BASED
ON 4 SEMESTER COMPLETION TIME**

	Competency-Based MBA	Traditional MBA (Online)
Tuition	\$4,000 per semester*	\$4,170 per semester***
Completion Time	4 semesters**	5 semesters
Total Cost	\$16,000	\$20,850
Potential Savings	\$4,850	—

* Includes all texts and course fees

** Based on 6 credits per semester (full-time)

*** Assumes average completion of 3 professional competencies per semester

Source: <http://www.davenport.edu/financial-aid/how-much-does-du-cost/tuition-and-fees>

semester. Significantly, such an “all-you-can-earn” model carries potential cost savings of \$4,850 for students who are able to complete the program in 4 semesters or sooner (see Table 2). The rate was determined primarily by looking at the rates set by competing institutions, and includes a proctoring fee for the summative assessments.

ISSUES AND CHALLENGES

Aside from the challenge of securing federal financial aid mentioned above, Sneath and Byron report that the most significant challenge the University has faced in implementing the CMBA program has been communicating the nature and value of CBE to potential students. As faculty and staff immersed in conversations around emerging models of higher education, they reflected that they had assumed students would more easily see the value proposition of CBE. Given the opportunity to go back in their process, or to provide advice to others developing similar programs, the team indicated that they would have done more on the front end to target particular segments of the adult learner market that would be more specifically inclined to the CBE model. Other challenges have included the integration of Blackboard and Banner as the program’s student records

system as well as envisioning new processes for reporting and communicating among the various systems and departments involved in delivering the program.

Otherwise, many of the issues and challenges that the team had anticipated at the beginning of the development process ended up being not as significant as they had expected. Early concerns that the new program would “cannibalize” enrollment from the traditional MBA program did not come to pass; Byron believes that the CMBA has attracted new students rather than drawing existing students away from the college’s traditional MBA programs.

Although some concern also existed around how the faculty would receive the concept at first, they ended up being very supportive (as described above). As Sneath notes, the college’s faculty is used to moving quickly—the ability to build and implement a new program on a short schedule was already built into the institutional culture.

NEXT STEPS

Although the enrollment in the CMBA program at its start has been slightly slower than expected (just 10 students in the first program year) the school has seen steady interest and

expects increasing growth as they continue to address challenges around financial aid and marketing.

Perhaps the most positive result of the program's development has been the growing receptiveness across the institution to CBE as a potential model for other programs. While no other program has yet made definitive moves towards developing a competency-based curriculum, the College of Business's pioneering efforts in developing the CMBA program has

spurred an institutional conversation around the promises and potential of various CBE models. Even more significantly, the work carried out by the core team of faculty and staff in mapping learning and assessment outcomes within the CMBA has improved the intentionality of their own assessment processes. Establishing the CMBA program and implementing a CBE framework, even around just one master's level program, has had a ripple-effect of improvement across the University.

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Additional Articles about the Davenport CMBA Program

- Wieck, R. (2014, October 17). Davenport launches online competency-based MBA degree. *Grand Rapids Business Journal*. Retrieved from <http://www.grbj.com/articles/80827-davenport-launches-online-competency-based-mba-degree>

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