

# Nebraska Observations and Recommendations

MBA Research & Curriculum Center  
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# Nebraska Department of Education Futuring Panels

Business Management and Administration, Finance, and Marketing

Observations and Recommendations

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## Project Overview of Futuring Panel

The Nebraska Department of Education partnered with MBA Research, Inc. to convene three panels of 64 business executives to discuss their current and emerging workplace needs and their needs' impact on career and technical education. The panels were organized by the three business-focused career clusters recognized at the national level: Business Management and Administration, Finance, and Marketing. The panels were held over a three-day period from Tuesday, November 15, 2016 through Thursday, November 17, 2016, at The Career Academy in Lincoln, Nebraska. The clusters and pathways represented were: **Marketing** (Marketing Communications, Marketing Management, Marketing Research, and Professional Sales); **Business Management and Administration** (Administrative Services, Business Information Management, General Management, Human Resources Management, and Operations Management); and **Finance** (Accounting, Banking Services, Corporate Finance, Insurance, and Securities and Investments).

During these three days, each panel of business executives provided its perspective on:

- The trends shaping the workforce development needs in the three clusters and the skillsets needed to address those trends
- The general business skills needed to succeed in careers in the three clusters
- The pathways within each cluster and their relevance in today's business world
- Applicable job titles within each pathway
- The need for and identification of credentials/certifications in functional areas of business within each pathway
- Ethical leadership in the workplace

The information collected through these discussions was analyzed and evaluated to assist the Nebraska Department of Education as it administers Career and Technical Education for its Business, Marketing and Management Career Field and to provide input from the business community as the Nebraska Department of Education prepares to revise its state standards for the business-related clusters. This report summarizes key observations and recommendations, while the Appendices present specific feedback from the panelists.

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## Observations

A number of common themes were recognized in each cluster, and in some instances, across all three clusters. The following observations are highlights of these subject areas shared during the Nebraska Futuring Panels:

1. **Globalization** was a major theme discussed by the Marketing, Business Management and Administration, and Finance groups. The rapid broadening of business boundaries is not only affecting how, where, and with whom business is conducted, but also who businesses work with on a day to day basis. Panelists recognized the role that globalization plays in the rapidly changing marketplace and the challenges of making continuous adjustments to stay current. Being a more mobile society heightens the chances of working with people from other countries and cultures both virtually and face-to-face. With that in mind, participants recognized the challenges that face the workforce as people with different cultural backgrounds attempt to find common ground doing business and working together.
2. **Customer Journey Mapping** was a popular theme expressed numerous times. The process captures, documents, and communicates multiple and complex customer interactions. Panelists discussed the complexities abounding due to the increased pace of business and the customer demand for prompt feedback even during non-traditional business hours. They recognized the need to understand and maintain information about the customer journey especially as communication increases and the ways a customer can interact with a business continue to expand. Customer journey maps are typically developed using pictures, infographics, data, and even storyboards to help illustrate the customer experience. Marketing panelists felt strongly that mastery of, or an understanding of, customer experience mapping processes are a key to success in business today.
3. **Branding** is the communication of characteristics, values, and/or attributes of a product or a business. It was identified by the Marketing group as potentially warranting its own pathway. The group felt that creating a brand strategy, and ultimately creating and maintaining a brand weren't able to be given the depth they need in any of the other five pathways (Marketing Communications, Marketing Management, Marketing Research, Merchandising, and Professional Sales). The subject of personal branding also surfaced in all three groups as an important key to professional development and career advancement.
4. **Entrepreneurship, intrapreneurship, and innovation** also surfaced as three important topics throughout the course of the Futuring Panels. Participants emphasized the importance of students' understanding what entrepreneurship is and how to be a successful entrepreneur. They emphasized the mastery of related skills and the importance of understanding personal qualities and traits that were more likely to help an individual be a successful entrepreneur. Panelists also wanted to make

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sure that the workforce was equipped to contribute or lead intrapreneurship and innovation efforts as well. The idea is that all employees can innovate and problem solve. Entrepreneurship/innovation can and does still need to be fostered and emphasized even in large corporations (frequently referred to as intrapreneurship). Panelists want Nebraska students to become equipped with skills to be successful in the business world, but they especially want them to be equipped with the know-how to participate and lead and innovate in any job role.

5. The importance of **statistical analysis** skills was a theme emphasized by participants. The general feeling was that mathematics and calculus have been emphasized in high school and college, but people are not coming into the workforce with enough knowledge of statistical analysis. They cannot effectively collect, summarize, and analyze numerical data for use in evaluating performance and developing future business plans.
6. **Regulatory compliance** was a major issue discussed since all businesses are dealing with more stringent regulations that consume larger amounts of resources for compliance. Panelists were concerned about the amount of time it takes to understand regulations and the costs associated with ensuring compliance. The complexity of complying can often be overwhelming with the potential for numerous violations, especially at the hands of employees utilizing social media who might unwittingly share information. Panelists also expressed concern about balancing adherence to regulations while making sure customers understand key components as well.
7. **Data analytics** is becoming increasingly important in all of the business clusters. Understanding and being able to work any type of data, including collecting and analyzing Big Data for use in predictive modeling and prescriptive analytics are central to many business functions today. Panelists emphasized the need to understand where data come from and their applicability to specific situations. Business professionals increasingly need to be able to analyze data, draw conclusions, and make recommendations based on the data.
8. **Ethics** is a driving concern in the workplace today. As the pace of business increases, so too does the pressure to succeed and the tendency to overlook ethical practices and guidelines. Panelists sharing their concerns in this area discussed examples of ethical compromises in their industries. A common theme was the need to help employees understand their obligation to adhere to ethical guidelines and to be able to think critically and outside the box when doing so. Panelists all agreed that education about business ethics needs to play a more prominent role in business education.

Accountability is a key part of ethics as identified by the panelists. Individual employees should be ready to be accountable for their own role, and they also need to understand companywide implications of their own and others' actions. Visibility, transparency, initiative, self-reflection, and

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cultural sensitivity were all identified by the panelists as significant to a strong ethical foundation in the workplace. Many of the ethical characteristics or traits identified by the executives mirror the principles of the Daniels' Foundation.

Reasons cited for unethical behavior addressed many of the to-be-expected causes: greed, career advancement, looking good in the eyes of management, meeting financial and sales quotas, meeting short-term goals, pressure from above, power, ego, and ignorance. Panel participants were open and candid with group facilitators in sharing personal stories of ethics violations in the workplace. They cited instances of falsified résumés, inflated customer/client lists, pay inequities, employee theft of time, improper sharing of software licenses, and misleading marketing.

With increased workplace diversity, misalignments of ethical understanding are more prevalent than in the past since what is considered ethical in one culture is unethical in another. When individuals either do not experience consequences or do not know the consequences of unethical behavior, they are more likely to act unethically.

9. **Generational differences in the workplace** were discussed by all three clusters. As millennials find their professional footing, employers are faced with addressing their sometimes heightened expectations about pay, benefits, and advancement upon entering the workforce. Employers are balancing efforts to keep younger workers productive, happy, and engaged while helping them realize that many benefits are based on hard work and meaningful contributions rather than on entitlement. This sense of entitlement is also a part of what may be helping to fuel generational differences. Seasoned workers often view younger employees as over-reliant on technology with expectations for pay and benefits that long-time employees have worked years to obtain. Some younger workers view older workers as roadblocks in their paths' to success and feel there is an unwillingness to change. Panelists indicated they are struggling with how to reconcile these differences.
10. Panelists overwhelmingly indicated that the **decline of employability skills** in the workplace is a major concern, especially for new employees. Technical skills needed to make companies successful change and evolve rapidly, although basic skills remain the same, they fall by the wayside in the educational process.

Panelists were quick to emphasize that a customer is no longer defined only as a consumer of goods generated by a business but more of a stakeholder, along with company employees, board members, partners, or any member of the community who might influence the company brand. According to panelists, employees need to be able to understand that the "ball is always in their court" and that they have the power to affect company success by the way they interact with, talk to, empathize with, and respond to internal and external customers.

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Studies show that employers place a high value on cultural alignment in the workplace, but they feel these traits are fleeting in the millennial workforce. The friction between generations continues as employers scramble to figure out how to build employability skills with new employees while managing tensions between younger and older members of the workforce.

The call to action in this area by panelists is for employees at every level to remain flexible and open to different communication styles, the development of their own skill sets, and the ability to change directions quickly, when necessary, to meet the demands of the moment. Employees need to understand their role in an organization but be willing to expand the boundaries of that role when necessary.

11. **Increased collaboration and teamwork** are high priorities in the workforce today and are especially important in terms of globalization. A project team may consist of several people in the same department in one location or of a group of individuals from several different continents and company branches. As a part of their employability-skills set, individuals need to come to work ready to share ideas, learn from one another, and join forces to complete projects. They need to understand and embrace different communication styles based on age or cultural differences. They also need to be able to collaborate with others throughout the organizational hierarchy. These types of partnerships allow those with differing viewpoints and areas of expertise to team up which helps ensure that all angles of a problem are considered.

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## Recommendations

Based on feedback from Futuring panelists, MBA Research and Curriculum recommends the following:

1. Provide professional development for teachers focused on the application of 21st Century Skills—especially those involving collaboration and communication. During professional development, identify ways that teachers can increase those skills through their instructional strategies, career technical student organization activities, and work-based learning. Help teachers identify how to fold an emphasis on 21st Century Skills (Nebraska’s Career Readiness Standards) into every aspect of teaching.
2. Leverage connections with Futuring Panel participants and associations subscribing to the Business Coalition for Education to further expand professional business development opportunities for teachers and students in Business Administration. For instance, in a trusted partnership with a business, students and teachers could:
  - Identify stakeholders
  - Explore the use of technology and data security
  - Get insights into the use of employability skills in the workplace
  - Examine ethical dilemmas and get real feedback on potential solutions
  - Broaden their understanding of the complexities of customer relationships
  - Develop insight into how businesses respond to government regulations
  - Gain a realistic understanding of expectations in the workplace
  - Acquire an understanding of what drives their business partner’s customer service

While these relationships would ideally be long-term for teachers, they could also be shorter-term, mentoring relationships for students.

3. Provide opportunities for teachers to learn about teams, collaborative working environments, and project management for implementation in their own classrooms. This would include developing an understanding of conflicts around generational and cultural differences, team dissention, and project direction. Like 21st Century Skills or Nebraska’s Career Readiness Standards, teamwork, project management, and collaboration should become part of the fabric of the classroom since students’ future success in the workplace will hinge on these skills.
4. Provide training to teachers that will enrich their understanding of corporate ethics. Work with teachers to address ways to tie education about ethical attributes and problem solving to ethical dilemmas in the classroom curriculum. Help teachers identify ways to make connections for students that illustrate how ethics in the classroom can mirror ethics in the workplace. For instance:

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Accountability to peers on a group project in the classroom would be similar to the types of accountability called for when working as a team in the workplace.

5. Offer teachers opportunities to hear firsthand what customers want from businesses and to learn about the ways businesses are streamlining customer experiences, especially from a technology standpoint. Offering teachers professional development in customer experience management or exposure to customer feedback panels can help them understand the complexities behind customer satisfaction.
6. Provide professional-development activities for teachers to understand key concepts behind Big Data including how data are gathered, processed, analyzed, disseminated, and used for decision-making purposes in companies. It will be helpful for teachers to be able to make the connections between how Big Data is used in education versus business scenarios.
7. Sponsor activities at the state level that provide teachers with opportunities to discuss regulatory requirements for businesses with their state representatives. Teachers should be encouraged to develop relationships with their local legislators as one way of better understand the reasoning behind regulatory requirements and the process by which those requirements are vetted, developed, and enacted into law. Teachers should also be encouraged to discuss regulations with their business partners so that they get a wide range of perspectives.
8. Evaluate curriculum as it relates to the panelists' comments on the importance of statistical analysis. Make sure teachers have a mastery of this subject area and recommend that they help emphasize the importance of this area to students, administrators, and counselors. In the classroom, teachers can highlight the many ways statistical analysis lays a foundation for skillsets in each of the Marketing, Business Management and Administration, and Finance clusters.
9. Business communications are changing. Since the media used to communicate are numerous and constantly changing, teachers need professional-development opportunities to examine and use the multitude of communication tools and to understand their applicability to specific situations.

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### Coalition Breakfast

The Nebraska Department of Education and MBA Research and Curriculum Center hosted a Business Coalition for Education breakfast meeting on Wednesday morning November 16, 2016, at The Career Academy in Lincoln. The Business Coalition for Education is designed to encourage the teaching of core business skills and economic concepts in college and career-ready high-school curricula.

The purposes of the meeting were to:

- Recruit new Coalition members and discuss chapter benefits of membership
- Discuss Coalition membership requirements
- Educate attendees about the Nebraska Department of Education and MBA Research and Curriculum Center's efforts to strengthen core business skills
- Discuss Coalition activities

The Coalition meeting was attended by 12 executives representing 11 different organizations, including:

- Aksarben Foundation
- American Marketing Association, Lincoln Chapter
- Lincoln Human Resource Management Association
- Lincoln Independent Business Association
- Nebraska Association of Insurance and Financial Advisors
- Nebraska Bankers Association
- Nebraska Chamber of Commerce
- Nebraska Healthcare Association Network
- Nebraska Independent Bankers Association
- Nebraska Society of Certified Public Accountants
- Omaha Chamber of Commerce

MBA Research and the Nebraska Department of Education will continue to work with coalition participants to further engage them in efforts to strengthen the teaching of core business skills in Nebraska and to aid with business engagement.

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## Appendix A—Trends Identified by Nebraska Panelists

Panelists were asked to identify as many trends as they could that are impacting the way they do business. They were then asked to rank the trends, identifying the top three trends from all the ones previously referenced. They were then asked to identify skillsets needed in the workforce to address those trends as well as the identified skillsets. The following table lists that data by cluster or clusters.

Each month, one of the trends is discussed in MBA Research’s *Action Briefs* that are provided to member states on their State’s Connection page at [www.mbaresearch.org](http://www.mbaresearch.org). These short trends articles provide additional information as to how a trend is affecting the business workplace as well as classroom implications that can be addressed by teachers.

### Top Trends for All Clusters

Top Trends	Marketing	BMA	Finance
<p><b>1. More global, more mobile:</b> Expanding markets, partnerships, and workplaces are redefining with whom we do business and collaborate on a regular basis. The emphasis from all three clusters was on effective communication, sensitivity, and awareness of varied circumstances based on geographical location, cultural differences, and political forces. Understanding how business practices and regulatory issues differ based on location is becoming increasingly difficult.</p> <p><b>Identified skillsets:</b></p> <ul style="list-style-type: none"> <li>• Utilize technology to enhance communication</li> <li>• Build relationships</li> <li>• Understand cultural differences</li> <li>• Evaluate risks</li> <li>• Understand varying communication styles</li> <li>• Develop customer-service skills</li> <li>• Global awareness</li> <li>• Connect and communicate across cultures</li> <li>• Speak and understand other languages</li> <li>• Understand nonverbal cues</li> <li>• Develop awareness of geographical/time zone differences</li> <li>• Understand political climates in other parts of the world</li> <li>• Knowledge of IT and IT security</li> <li>• Understand global economics</li> </ul>	X	X	X

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Top Trends (cont'd)	Marketing	BMA	Finance
<p><b>2. Greater diversity in the workplace:</b> Generational and cultural differences often result in polarization as different groups cling to stereotypes. Company leaders can help by spotting dysfunction caused by misunderstandings and foster an environment that encourages employees to work through their differences.</p> <p><b>Identified skillsets:</b></p> <ul style="list-style-type: none"> <li>• Ability to be a team player</li> <li>• Ability to coach and mentor</li> <li>• Ability to develop relationships</li> <li>• Ability to articulate self-impact and value</li> <li>• Exercise leadership abilities in any position</li> <li>• Exercise influence vs. authority</li> <li>• Management must articulate value of all groups/employees</li> <li>• Educate employees on generational differences and how to address</li> <li>• Encourage work-life balance</li> <li>• Creative scheduling</li> <li>• Teamwork philosophy</li> <li>• Diversity training</li> <li>• Understand need for different management styles and how to manage conflict with different groups based on age/culture/ethnicity/geography.</li> </ul>	X	X	X
<p><b>3. Growing use of social media and mobile devices is leaving desktops and laptops in the dust:</b> Mobile devices and technology enable much of the workforce to access their company data/resources without being tied to a single location. They also help fuel social-media use and support growing marketing efforts on social-media websites.</p> <p><b>Identified skillsets:</b></p> <ul style="list-style-type: none"> <li>• Use of Google Analytics</li> <li>• Social-media etiquette</li> <li>• Understand and apply ethics in social media and mobile device usage</li> <li>• Grammar/communication skills for written and face-to-face communication</li> <li>• Ability to understand what resonates via social media</li> <li>• Understand how to design and apply content based on size of device being utilized</li> <li>• Understand how to choose best communication medium and change communication styles for different types of communication</li> </ul>	X	X	X

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Top Trends (cont'd)	Marketing	BMA	Finance
<ul style="list-style-type: none"> <li>• Know your audience</li> <li>• Ability to analyze nonverbal communication</li> </ul>			
<p><b>4. Increasing use of Big Data for predictive analytics and modeling:</b> Leveraging Big Data allows businesses to obtain hindsight and to forecast what might happen in the future. Technology in the prescriptive analytics area even recommends courses of action and shows likely outcomes. Participants mentioned the growing trends of applying Big Data in the context of customer-experience mapping, sales strategies, and co-marketing efforts.</p> <p><b>Identified skillsets:</b></p> <ul style="list-style-type: none"> <li>• Understand where to spend time and money on predictive modeling</li> <li>• Understand Google Analytics, database construction, and presentation/visualization</li> <li>• Understand how to access, collect, analyze, and model data and make it useful in the real world</li> <li>• Ability to understand the origin of data being analyzed and applied</li> <li>• Understand how to make data-driven decisions</li> <li>• Ability to apply the Microsoft Office toolset</li> <li>• Strong keyboarding skills</li> <li>• Strong mathematical and statistical analysis</li> <li>• Deep industry knowledge</li> <li>• Ability to utilize data as a revenue resource</li> <li>• Ability to think about data out of the box</li> <li>• Forward thinking</li> <li>• Critical thinking</li> <li>• Ability to solve mathematical word problems</li> <li>• Ethics—especially as they relate to data privacy and security</li> <li>• Ability to apply technology to areas where it has not traditionally been applied</li> </ul>	X	X	X
<p><b>5. Continued expansion of the virtual/remote office:</b> Factors such as remote-access solutions, a transient workforce, globalization, improved productivity, and cost savings continue to fuel the rise of the virtual office. One study shows that 62% of companies allow employees to work remotely on either a part-time or full-time basis.</p> <p><b>Identified skillsets:</b></p> <ul style="list-style-type: none"> <li>• Team building</li> <li>• Collaboration/networking skills</li> </ul>	X	X	

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Top Trends (cont'd)	Marketing	BMA	Finance
<ul style="list-style-type: none"> <li>• Understand and utilize virtual meeting options</li> <li>• Ability to be self-starting, self-motivated</li> <li>• Accountability</li> <li>• Should possess strengths in reporting, project-management skills, IT problem solving, and communication.</li> <li>• IT security/safety</li> </ul>			
<p><b>6. Increasing blending of work and family life:</b> As remote work opportunities and home-based businesses grow, drawing the lines between personal and professional worlds becomes more difficult. Employees are struggling to maintain boundaries in light of 24/7 access to their work environment.</p> <p><b>Identified skillsets:</b></p> <ul style="list-style-type: none"> <li>• Strong time-management skills</li> <li>• Ability to self-brand</li> <li>• Understand the value of work/life balance</li> <li>• Set clear work/personal boundaries</li> <li>• Maintain priorities for personal relationships and civic pursuits</li> </ul>	X	X	
<p><b>7. Increasingly open work environments:</b> The trend towards smaller and more open workspaces has been building momentum. More offices are being configured or redesigned without walls or partitions in the hopes of fostering more collaboration and teamwork. An open configuration also typically provides business with cost-savings benefits.</p> <p><b>Identified skillsets:</b></p> <ul style="list-style-type: none"> <li>• Ability to focus and concentrate in busy environments</li> <li>• Time-management skills</li> <li>• Ability to prioritize</li> <li>• Understand rules of etiquette</li> <li>• Self-awareness</li> <li>• Ability to adjust management styles</li> <li>• Excellent written communication skills</li> <li>• Ability to choose best channel of communication</li> </ul>	X	X	
<p><b>8. More collaboration in the workplace:</b> A recent study shows that collaboration between managers and employees has grown by more than 50 percent in the past two decades and that nearly 80 percent of the average worker's time is spent interacting with and giving feedback</p>	X	X	

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Top Trends (cont'd)	Marketing	BMA	Finance
<p>to colleagues. Collaborative strategic planning and cross-functional teams were mentioned as important components in this growing trend.</p> <p><b>Identified skillsets:</b></p> <ul style="list-style-type: none"> <li>● Team building</li> <li>● Strengths in collaboration and networking</li> <li>● Understanding virtual meeting</li> <li>● Time-management skills</li> <li>● Ability to prioritize</li> <li>● Understand rules of etiquette</li> <li>● Strong communication skills</li> <li>● Ability to identify strategies</li> <li>● Strategic-management skills</li> <li>● Project-management skills</li> <li>● Decision-making abilities</li> <li>● Understand how to an apply a democratized process</li> <li>● Understand how data analytics drive decision making</li> </ul>			
<p><b>9. Changing consumer experiences including more online interactions:</b> Increased use of self-serve options and fewer brick-and-mortar interactions are changing the landscape of customer service. As this shift takes place, customers want immediate attention and are expressing a desire for the “open” sign to be flashing 24/7. This drive for constant consumption results in the need for more frequent marketing messages. Instant gratification, value exchange, and instant information were all phrases utilized to describe this trend. Robo-investing was one component of instant access identified by the Finance panel. They cited a concern that this automated service could undermine the foundational knowledge of the workforce in the investment community.</p> <p><b>Identified skillsets:</b></p> <ul style="list-style-type: none"> <li>● IT and data analysis</li> <li>● Short-form advertising graphics/images</li> <li>● Storytelling</li> <li>● Customer journey mapping</li> <li>● Ability to recognize appropriate forms of communication for different situations</li> <li>● Write for multiple platforms</li> <li>● Manage technical end of social media</li> </ul>	X		X

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Top Trends (cont'd)	Marketing	BMA	Finance
<ul style="list-style-type: none"> <li>• Understand content lifecycle</li> <li>• Publishing—video, infographics, writing, design, social media</li> <li>• Consultative relationships</li> <li>• Strong understanding of technical components, ability to understand the foundations of processes before technical solutions are applied (e.g. robo-investing)</li> <li>• Understand the relationship of quality to cost</li> <li>• Process-management skills</li> <li>• Selling and explaining value</li> <li>• Need to increase proficiencies with more training, mentoring, and personal responsibility for learning; understanding relationship of commodity, cost, etc.</li> </ul>			
<p><b>10. Increasing regulatory environments:</b> Regulatory compliance is a challenge for companies of all sizes. Globalization further complicates the maze with additional international regulations with which to comply. Businesses feel the stress of complying with regulations and keeping other stakeholders (e.g., customers, shareholders) happy. Panel participants also recognized ethical challenges that accompany compliance issues.</p> <p><b>Identified skillsets:</b></p> <ul style="list-style-type: none"> <li>• Analytical ability</li> <li>• Make appropriate business decisions</li> <li>• Mitigate impact</li> <li>• Manage ethics in the change process</li> <li>• Good communication skills</li> <li>• Detail orientation</li> <li>• Ability to understand language and apply critical thinking skills</li> <li>• Fiduciary mindset</li> <li>• Ability to defend decisions</li> <li>• Ability to document</li> <li>• Ability to translate data and modify data</li> <li>• Perseverance</li> <li>• Ability to know when to stop—when enough is enough</li> <li>• Excellent reading comprehension skills</li> </ul>		X	X
<p><b>11. Growing number of start-ups:</b> Entrepreneurship is on the rise. Nationally, 2015 brought the largest increase in startup growth over the past two decades. Data show that over half of successful entrepreneurs are over the age of 45, almost 80 percent of them are identified as “opportunity entrepreneurs” meaning they were</p>	X		

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Top Trends (cont'd)	Marketing	BMA	Finance
<p>employed before starting their new ventures. In 2013, Nebraska ranked 18<sup>th</sup> in the State Entrepreneurship Index produced by economists at the University of Nebraska—Lincoln. Entrepreneurship and innovation were themes among panelists in all three clusters. (There were no skillsets supplied for this trend.)</p>			
<p><b>12. Increasing need to retain valued employees:</b> Panelists were concerned that loyalty among employees is decreasing. A more transient society plays into this but so does a struggle by employers to offer the pay and benefits necessary to keep employees with them long term. One study indicates that 69 percent of employees say that searching for new jobs is a regular part of their routine.</p> <p><b>Identified skillsets:</b></p> <ul style="list-style-type: none"> <li>• Ability to articulate impact and drive results</li> <li>• Develop self-awareness and emotional intelligence</li> <li>• Learn the company and how you fit into its overall picture</li> <li>• Engage in, seek out, and/or provide mentoring</li> <li>• Educate employees on expectations and advancement opportunities</li> <li>• Develop understanding of compensation/benefits, and mentoring; and communicate value to employees</li> </ul>		X	
<p><b>13. Increasing political diversity in the workforce:</b> Mixing work and politics is risky and can leave some employees feeling marginalized or not respected. This can affect many aspects of the work environment including employee retention, productivity, and even brand loyalty. (No skillsets were supplied for this trend.)</p>		X	
<p><b>14. Increasing demand for sustainable and socially responsible business practices—sometimes driven by employees:</b> CSR—or Corporate Social Responsibility, is a key ingredient sought by many employees as they look for work and make employment decisions. One study indicates that 72 percent of workers say they would choose a job at an eco-friendly company if given a choice. Some companies are recognizing that acting in environmentally and socially responsible ways is making an impact with their employees, customers, and shareholders.</p> <p><b>Identified skillsets:</b></p> <ul style="list-style-type: none"> <li>• Ability to understand aspects of a company’s social impact</li> <li>• Ability to articulate the social impact of a company</li> <li>• Environmental awareness</li> <li>• Understand health and wellness issues</li> </ul>		X	

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Top Trends (cont'd)	Marketing	BMA	Finance
<p><b>15. Increasing access to information and non-traditional education:</b> Employees have more information than ever at their fingertips, along with the ability to take charge of their own education and pursue areas of specialty or credentialing through online resources.</p> <p><b>Identified skillsets:</b></p> <ul style="list-style-type: none"> <li>• Ability to recognize and discern between valid information in education resources</li> <li>• Ability to personalize learning</li> <li>• Ability to understand current and emerging media</li> <li>• Ability to multi-task</li> <li>• Ability to utilize different resources for different tasks</li> </ul>		X	
<p><b>16. Increasing rate of change:</b> Organizations and employees must adjust quickly based on rapidly changing business environments. New products can quickly become obsolete if businesses fail to adapt to market changes quickly enough. Sometimes, traditional change management approaches aren't effective when changes are too big and too fast. Panelists emphasized: businesses can't maintain the status-quo and expect to prosper.</p> <p><b>Identified skillsets:</b></p> <ul style="list-style-type: none"> <li>• Ability to collect, analyze, and define data</li> <li>• Ability to utilize information to help predict change</li> <li>• Change-management skills</li> <li>• Flexible operational management</li> <li>• Individual initiative to change</li> <li>• Ability to be effective and efficient</li> </ul>		X	
<p><b>17. Increasing complexity of jobs:</b> Globalization, generational differences, regulations and compliance, and new technologies all contribute to the increasing complexity of jobs. Difficult processes and sometimes just too many different moving parts make it hard for human-resource professionals and "C" level leaders to understand and respond to challenges in this area.</p> <p><b>Identified skillsets:</b></p> <ul style="list-style-type: none"> <li>• Critical thinking</li> <li>• Time management</li> <li>• Self-awareness</li> <li>• Environmental awareness</li> </ul>			X

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Top Trends (cont'd)	Marketing	BMA	Finance
<ul style="list-style-type: none"><li>• Knowledge of regulations</li><li>• Understand the “why” behind the “how”</li></ul>			
<b>18. Decreasing business acumen:</b> Panelists noted that as field specializations increase, the number of people who can understand and identify all the key factors behind a business issue has decreased. (There were no skillsets supplied for this trend.)			x

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### Other Trends Identified by Nebraska Panelists

The Nebraska business panelists identified additional trends that were not designated on their top three lists. These trends are affecting the Nebraska business community and should be examined for curricular-planning purposes. Some trends that were listed as a top trend for one group, may also appear in the following chart as an additional trend for a different group.

Additional Trends	Marketing	BMA	Finance
Increasing need for project-management skills	X		
Increasing need to identify the impact of projects	X		
Increasing need to understand and possess knowledge of technical platforms	X		
Increasing interconnectedness of media and the need to understand content lifecycle and how different forms of media fit together	X		
Increasing need to recognize employees as company ambassadors	X	X	X
Increasing desire for companies to be seen as trending or trendy	X		
Decreasing length of marketing messages	X		
Increasing use of visuals and graphics	X		
Increasing use of storytelling for marketing	X		
Increasing emphasis on social connections	X		
Increasing need for self-branding	X		
Increasing partnerships based on cause	X		
Increasing scams/misinformation—resulting in less trust of information received	X		
Increasing need for IT integration	X		
Increasing regulatory compliance factors—especially around sales activity	X	X	X
Increasing numbers of older workers	X		
Decreasing writing legibility	X		
Increasing numbers of loyalty programs	X		
Increasing rates of change in technology	X	X	X
Increasing use of gamification	X		
Increasing appearance of fake news	X		
Increasing casual work environments	X		
Increasing demand for integrity and spotlight on ethics	X	X	X
Increasing concerns about the economic climate		X	

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Additional Trends (cont'd)	Marketing	BMA	Finance
Increasing workforce shortage		X	
Increasing use of contract positions versus full-time employees		X	
Increasing demands for expedited career paths		X	
Increasing cost of benefits		X	
Increasing demand for alternative benefits (daycare, wellness programs, student loan reimbursement)		X	
Increasing need for rapid, real-time decisions		X	X
Increase in futuristic jobs		X	
Decreasing professionalism	X	X	X
Decreasing ability to maintain standards in keeping up with information and technology growth		X	
Increasing technology barriers which can impact productivity/communication	X	X	X
Increasing cost of technology		X	
Increasing emphasis on life-long learning		X	
Changing values towards financial well-being		X	
Increasing anonymous use of social media		X	
Increasing use of multiple platforms for decision making		X	
Changing learning environments		X	
Increasing personal social-media use while on company time		X	
Changing job-seeking methods—based on referrals rather than job postings		X	
Increasing complexity in finalizing work projects			X
Increasing concerns about drugs/terrorism			X
Increasing number of consolidations/acquisitions and mergers with the financial industry affecting cost/efficiencies			X
Increasing involvement of family in financial decisions			X
Increasing complexity of tax code			X
Increasing incidences of exchange of value for fast service			X
Increasingly negative image of the financial industry			X
Decreasing time-management skills			X
Decreasing skills in financial literacy			X
Increasing numbers of employees wanting to know the “why” behind the “how”			X

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<b>Additional Trends (cont'd)</b>	<b>Marketing</b>	<b>BMA</b>	<b>Finance</b>
Increasing transparency in the investment world about fees and robo-investing			X
Increasing credentialing in the securities and investment fields			X

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### Appendix B — Ethics and Ethical Leadership

Panelists were asked to describe traits of ethical leaders and to discuss ethics in the workplace. The following table outlines traits of ethical leaders, gives examples of ethical violations and dilemmas in the workplace, and provides suggestions for strengthening business ethics.

#### Traits of Ethical Leaders as Identified by Futuring Panelists

Traits of Ethical Leaders	Marketing	BMA	Finance
Sets an example	X	X	
Emphasizes ethics/provides ethics training	X		
Exhibits transparency	X	X	X
Exhibits integrity	X		X
Fully assesses impact of decisions	X		
Accountable	X	X	X
Stops and thinks before reacting	X		
Takes responsibility	X		
Emotional Intelligence	X		X
Offers support and mentoring	X		
Utilizes collaborative approach to management	X		
Shows strong sense of self	X		
Self-evaluates	X		
Practices and drives sustainability efforts (environment, economy)	X		
Visionary	X		
Carries the torch	X		
Works to empower others	X		
Is accountable to the vision	X		
Demonstrates servant leadership qualities	X		
Establishes and adheres to a clear code of conduct	X		
Shows consistency	X	X	X
Acts as a role model	X		
Is fair (but not always equal)	X	X	X
Is good but not always successful	X		
Considers more than just him or herself as a winner	X		

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Traits of Ethical Leaders (cont'd)	Marketing	BMA	Finance
Admits mistakes and corrects when possible	X	X	
Fosters a culture of honesty	X	X	
Asks questions		X	
Is dependable		X	X
Communicates expectations up front		X	X
Does the right thing		X	
Trustworthy		X	
Courageous		X	
Listens actively		X	X
Uses investigative research		X	
Inclusive		X	
Makes decisions based on principle		X	
Approachable		X	
Not afraid to confront behavior		X	
Has the ability to deliver both good and bad news			X
Authentic			X
Trusts but verifies			X
Communicates core values clearly to employees			X
Hires employees who share core values			X

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### Examples of Workplace Ethical Violations and Dilemmas

Ethical Violations and Dilemmas	Marketing	BMA	Finance
Misuse of authority (sexual abuse, inappropriate relationships)	X		
Executive “boys club” (executive perks, inappropriate personal relationships)	X		
Lack of adherence to labor laws: abuse of working hours and unfair demands	X		
Short-term outcomes and goals are sometimes driving unethical decisions	X		
Use of “bait and switch” in selling	X		
FMLA and ADA violations: One panelist noted that some women are still losing earned status after maternity leave.	X	X	
Nepotism	X		
Lack of transparency	X	X	X
Initiating pay-for-play: support my cause—I’ll support yours	X		
Targeting marketing to vulnerable populations for financial gain	X		
Misleading marketing: making empty promises to get the sale	X		
Using unethical means or tactics to meet sales quotas	X		
Products being represented as quality when they are not	X		
Advertising, PR pieces don’t always represent the diversity of communities	X		
Theft of time (especially in relation to personal social-media usage while on the job)	X	X	
Betting at work	X		
Promoting a special price that doesn’t include parts/items for the product to work properly	X		
Telling the truth about major issues but not smaller details	X		
Making empty promises just to get a sale	X		
Intentionally overestimating sales/falsifying metrics	X	X	
Working only expected/allowed hours	X		
Adjusting the books based on current needs	X		
Some companies are knowingly choosing fines rather than complying to certain regulations		X	
Conflicts of interest		X	
Taking gifts from vendors against company policies or regulations		X	
Abuse of company credit cards		X	
Falsifying travel documents		X	
Billing for services not rendered		X	

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Ethical Violations and Dilemmas (cont'd)	Marketing	BMA	Finance
Theft of intellectual property		X	
Sharing of insider information		X	
Receiving kickbacks or incentives from a supplier		X	
Undermining a team		X	
Sharing software licenses improperly		X	
Equality issues and competitive pay		X	
Regulations in some industries allow for years of issues before an investigation is launched. Is this too long?			X
Publicly owned companies are sometimes pressured to give desired answers rather than correct answers.			X
Quarterly reports can sometimes cause industries to ignore big-picture, long-term results.			X
Sometimes, companies focus only on appealing to short-term shareholders such as activist investors.			X
An IT worker took code with him when he left a job. He was taken to court by his previous organization who owned the code.	X		
Sometimes, unethical conduct is a mistake: confidential company information shared by mistake; emails mistakenly sent to the wrong person.	X		
In one company, a client was unhappy with an employee and acted unethically to get that person fired.	X		
In one scenario, an employee was fired for an ethical violation. If she/he had approached the manager, recognized the violation, and asked for assistance in fixing it before the violation was discovered, the person would not have been fired.		X	
Sometimes, unattainable goals are set that drive unethical behavior in order to meet them. Wells Fargo/Office Depot present good examples of this.		X	

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### Fostering Ethics in the Workplace

Ways to Foster Ethics in the Workplace	Marketing	BMA	Finance
Companies need to have ethics hotlines.	X		
Ethics needs to be integrated throughout the educational curriculum.	X		
Ethics should have an emphasis on long-term goals instead of short-term financial gain.	X		
Situational training or virtual training examples can be helpful in developing ethical responses.	X		
Ethical violations need to be reported. Not reporting them is also an ethical violation.	X	X	
Unethical behavior can tarnish the reputations of others in the company even if they are not involved in the unethical behavior.	X		
Some companies have internal panels of peers to help settle disputes—people are encouraged to work out issues on their own.	X		
Need a rewards system for ethical choices in sales—not just meeting or exceeding quotas—which sometimes rewards unethical behavior.	X		
Managers need to have open doors to allow for discussions and strategizing about ethical issues—or an avenue for an employee to discuss ethical dilemmas, or even owning up to (and correcting) unethical behavior	X		
Need to get unethical people “off the bus”	X		
Sometimes having unethical employees can drive away ethical employees.	X		
Ethics before economics	X		
Lack of consistency in applying policies can be unethical.		X	X
Need to evaluate/address ethics through appropriate interview questions, assessments, ongoing ethics training		X	
Have to understand the motivation behind the action to determine ethical components at play		X	
Basing business decisions on core values rather than the bottom line		X	
Promotions and demotions need to be based on documented competencies—not personal feelings.			X
Promotions need to be based on ability to do future job—not only on performance in current job.			X
Leadership training should be a part of the ongoing management process. The training should include an ethics component.			X

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<b>Ways to Foster Ethics in the Workplace (cont'd)</b>	<b>Marketing</b>	<b>BMA</b>	<b>Finance</b>
Question about how to handle information presented in an interview that shouldn't be used to make hiring decisions. Careful documentation is important.			X
Assess potential hires for compatibility to organization			X
Balance employee versus customer needs			X
Document ethical sales processes			X
Protection of customer/employee personal information			X
Professional standards should always be followed in the auditing process, and reports must be accurately written.			X
Need more industry standards to foster compliance			X
Character in lending			X
Companies must be able to defend actions to both clients and regulators at all times.			X
Some tax laws leave room for grey areas—which allows for complying with the written law but not the spirit of the law.			X
Limited resources can influence decision in the compliance area. It may be cheaper to cut corners in a way that is not ethical.			X
Observation: Fraud can start out as just grey and quickly spread to illegal.			X
Morality cannot be legislated.			X

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### Appendix C —Key Recommendations on General Business Skills

Participants were asked to review and comment on general business skills needed by all business professionals to obtain and advance in business careers. The results are presented by cluster. Additions and changes suggested by panelists are in red. Strikethroughs indicate deletions suggested by panelists.

#### Marketing Recommendations for General Business Skills

The Marketing group recommended changing the name of the Business Law category to Compliance. They also recommended adding the following categories:

- **Leadership**—including organizing and running a meeting, preparedness, general organization, managerial knowledge, basic knowledge to identify and lead groups
- **Technology Management**—including understanding hardware, software, differences in coding; understanding differences in how information is transferred, IT security, understanding how technology facilitates data analysis, understanding differences in types of code and how systems operate together
- **Sales/Business Development**—including Identifying clients, prospecting, needs analysis, lead generation, ability to create relationships built on trust/credibility, negotiations
- **Strategic Planning**
- **Organizational Culture**
- **Business Acumen**
- **Ethics**
- **Product and Product Services**
- **Service (not product) Management**
- **Wellness**

**Business Law Compliance:** Understand business's responsibility to know, abide by, and enforce laws and regulations that affect business operations and transactions, **employment law, contracts, state and federal laws/statutes, ethics, regulatory issues, contracts, intellectual property, competition, hiring practices, vendor relationships, privacy**

**Communications:** Understand and apply the concepts, strategies, and ~~systems~~ **channels** used to obtain and convey ideas and information, **writing skills, expanded vocabulary skills, presentations, good verbal communication skills, mastery of formal and informal communication skills, proficient in keyboarding**

**Customer Relations:** Understand and apply ~~the~~ **best practices**, techniques and strategies used to foster positive, ongoing relationships with customers, **customer service, listening, relationship building, best practices in customer satisfaction, public relations, understanding touch points, consumer insights, customer-relationship management, customer experience**

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### Marketing Recommendations for General Business Skills (cont'd)

**Economics:** Understand the economic principles and concepts fundamental to business operations (e.g., profit, loss, competition, economic resources, opportunity costs, business models, economic systems, impact of government, cost/profit relationships, economic indicators, global trade, **incentives, basic knowledge of all vocabulary, knowledge of economic conditions of other states and countries, supply and demand curve and pricing, outsourcing, impact of globalization**)

**Emotional Intelligence:** Understand and apply techniques, strategies, and systems used to foster self-understanding and enhance relationships with others, **soft communication skills, agility and resistance, negotiation skills**

**Financial Analysis:** Understand tools, strategies, and systems used to maintain, monitor, control, and plan the use of financial resources. **Understand financial incentives, accounting, finance, understanding financial and cash flow statements, basic financial literacy, ethics**

**Human Resources Management:** Understand and use the tools, techniques, and systems that businesses implement to plan, staff, lead, and organize its human resources, **employment/HR law, ability to develop human resources, hiring processes, ability to self-evaluate, role of HR, how to screen applications, compensation plan design, incentives, interviewing techniques, how to provide feedback**

**Information Management:** Understand and apply tools, strategies, and systems needed to access, process, maintain, evaluate, and disseminate information to assist business decision-making (includes computer applications, business records, acquiring information to guide decision-making, data mining and analysis), **how to apply the data, information technology, security (either here or as part of a new instructional area called Technology Management), employment law, user licensing**

**Marketing:** Understand the tools, techniques, and systems that businesses use to create exchanges and satisfy organizational objectives, **sales, appropriate channels, SWOT (Strengths, Weaknesses, Opportunities, Threats), brand protection, Four P's (product, price, promotion, place), ability to define audience, storytelling, sales, understand consumer behavior, understanding difference between marketing and advertising analytics, research, survey methodology, market insights**

**Operations:** Understand and implement the processes and systems needed to monitor, plan, and control the day-to-day activities required for continued business functioning (e.g., purchasing basics, inventory basics, nature of supply chain, basic project management, safety and security, nature of production, nature of quality control, expense control, **service and product, purchasing, inventory, safety, security, logistics component, supply or production planning, transportation, vendor management**)

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### Marketing Recommendations for General Business Skills (cont'd)

**Professional Development:** Understand concepts, tools, and strategies used to explore, obtain, and develop in a business career (e.g., job-seeking skills, time management, goal setting, chain of command, decision making and problem solving, career advancement activities), **self-evaluation, properly fill out an application, create a résumé, how to mentor, basic interviewing skills, how to lead, personal assessment, understanding of progression/succession plans, accepting and applying feedback, leadership, time management**

**Strategic Management:** Understand tools, techniques, and systems that affect a business's ability to plan, control, and organize an organization/department (e.g., nature of management, business plans, company goals/objectives, mission, SWOT analysis, KPIs, action plans, analysis of results, risk management), **visioning, mission planning, strategic goals**

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### Business Management and Administration Recommendations for General Business Skills

The Business Management and Administration group added the following categories:

- Change Management (to include engagement, culture, regulations)
- Project Management
- Business Analytics/Data Interpretation
- Innovation
- Continuous Improvement/Innovation/Evaluation
- Leadership
- General Management

**Business Law:** Understand business's responsibility to know, abide by, and enforce laws and regulations that affect business operations and transactions, **contracts, labor laws, corporate structure, copyright (intellectual property), non-profits, legalities of employment law, Family Medical Leave Act, governance and structure, negotiable instruments, non-profit organizations, non-compete statements/clauses, non-disclosure statements**

**Communications:** Understand and apply the concepts, strategies, and systems used to obtain and convey ideas and information **including business environment etiquette, utilizing communication tools and mediums appropriately, public speaking, verbal vs. written, business communication, active listening, cultural awareness, public speaking, local and global communication issues, presentation technology, problem solving, resolution, proper use of social media and other electronic communication**

**Customer Relations:** Understand and apply the techniques and strategies used to foster positive, ongoing relationships with customers **including customer communication, active listening, customer retention, understanding nature of complaint management for problem resolution, relationship building, how to build loyalty**

**Economics:** Understand the economic principles and concepts fundamental to business operations (e.g., profit, loss, competition, economic resources, opportunity costs, business models, economic systems, impact of government, cost/profit relationships, economic indicators, global trade, **budgeting, opportunity cost, impact of global economy/trade, market share concept, employee economics and personal wealth building**)

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### Business Management and Administration Recommendations for General Business Skills (cont'd)

**Emotional Intelligence:** Understand and apply techniques, strategies, and systems used to foster self-understanding and enhance relationships with others including performance evaluation and management, coaching and development, investing in oneself, self-awareness, self-assessments, leadership, cultural intelligence, understand how to question, character education

**Entrepreneurship:** Understand and implement the concepts, processes, and skills associated with identifying new ideas, opportunities, and methods and with creating or starting a new project or venture. Understanding different business structures including non-profit, mechanics of building an actual business, small vs. large vs. family-owned business dynamics and characteristics, innovation, risk management, different personal skills needed to be an entrepreneur and needed resources, identifying niches in entrepreneurship

**Financial Analysis:** Understand tools, strategies, and systems used to maintain, monitor, control, and plan the use of financial resources. Understand how to use Excel, read expense reports, budget, forecast, apply statistics. Understand how different systems and cost centers interact and contribute to the success of the whole organization

**Information Management:** Understand and apply tools, strategies, and systems needed to access, process, maintain, evaluate, and disseminate information to assist business decision-making (includes computer applications, business records, acquiring information to guide decision-making, data mining and analysis, cyber-security, evolving technologies, cloud-based vs. internal, application development, programming, systems security, information security, data privacy, training and implementation of new technologies, project management, data interpretation, continuous improvement)

**Marketing:** Understand the tools, techniques, and systems that businesses use to create exchanges and satisfy organizational objectives. Have basic knowledge of the business history and origins, marketing channels, marketing regulations and compliance, web-page development, content management, integration of channels, digital personalization, media preference, product development, and promotion. Understand impact of social media on business

**Operations:** Understand and implement the processes and systems needed to monitor, plan, and control the day-to-day activities required for continued business functioning (e.g., purchasing basics, inventory basics, nature of supply chain, basic project management, safety and security, nature of production, nature of quality control, expense control, reporting results, changes, and communicating them effectively, manufacturing and related services, continuous improvement, general business structure. **Comment: Each item used as an example could be a separate instructional area**

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### **Business Management and Administration Recommendations for General Business Skills (cont'd)**

**Professional Development:** Understand concepts, tools, and strategies used to explore, obtain, and develop in a business career (e.g., job-seeking skills, time management, goal setting, chain of command, decision making and problem solving, career advancement activities, **roles and responsibilities within the organization, matrix management, communication, self-improvement, internal mobility, personal branding, learning and development, decision making, growing your own and growing within the company**)

**Strategic Management:** Understand tools, techniques, and systems that affect a business's ability to plan, control, and organize an organization/department (e.g., nature of management, business plans, company goals/objectives, mission, SWOT analysis, KPIs, action plans, analysis of results, risk management, **internal and external environment, business culture, vision and mission statements**)

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### Finance Recommendations for General Business Skills

The Finance group recommended changing the names of the following categories:

- Business Law to Compliance
- Customer Relations to Relationship Management
- Adding Innovation to the title of the Entrepreneurship category
- Financial Analysis to Financial Management
- Human Resource Management to Personnel Management or Talent Management

The group also recommended adding the following categories:

- **Ethics**—including understanding right and wrong, common sense, confidentiality, communication appropriateness, perception management, awareness, identifying and addressing unethical behavior, whistle-blowing, bringing awareness of ethics component to business structure
- **Personal Financial Management**—including understanding checking accounts, loans, down payments, investing, insurance, taxes, compound interest
- **Personal and Professional Well-Being**—including financial well-being, emotional well-being, professional performance without drama, understanding organizational skills of one's staff
- **Sales**—including communication in sales, dealing with rejections, inside and outside sales, understanding of sales process, meeting customers' needs versus selling them a product, presentation skills

**Business Law Compliance:** Understand business's responsibility to know, abide by, and enforce laws and regulations that affect business operations and transactions, **contracts, general compliance, ethics, internal policies and procedures, compliance with company procedures, business law**

**Communications:** Understand and apply the concepts, strategies, and systems used to obtain and convey ideas and information including **business writing, nonverbal communication, presentation skills, interpersonal communication, choosing correct communication tool, internal and external customer relations, relationship building, networking, generational differences, social styles, empathy, conflict resolution**

**Customer Relations Relationship Management:** Understand and apply the techniques and strategies used to foster positive, ongoing relationships with customers including **negotiating and conflict management**

**Economics:** Understand the economic principles and concepts fundamental to business operations (e.g., profit, loss, competition, economic resources, opportunity costs, business models, economic systems, impact of government, cost/profit relationships, economic indicators, global trade, **business concepts, economic awareness as it relates to society, business financial literacy**)

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### Finance Changes to Business Administration Core (cont'd)

**Emotional Intelligence:** Understand and apply techniques, strategies, and systems used to foster self-understanding and enhance relationships with others including skills in distance communication/working remotely, self-awareness, social awareness, self-management, relationship management, empathy vs. sympathy

**Entrepreneurship and Innovation:** Understand and implement the concepts, processes, and skills associated with identifying new ideas, opportunities, and methods and with creating or starting a new project or venture including relating entrepreneurial mindset/thinking into every position in a company, identifying needs, understanding what makes a product viable, understanding the market for a product, finances in entrepreneurship, taking ownership and responsibility for successes and failures, challenging the status-quo, business resiliency, and knowing how to find entrepreneurial passion in employees

**Financial Analysis Management:** Understand tools, strategies, and systems used to maintain, monitor, control, and plan the use of financial resources including accounting controls, business financial literacy, business economic concepts, market/investment financial metrics, fundamental accounting and basics in statistics Understand and use the tools, techniques, and systems that businesses implement to plan, staff, lead, and organize its human resources including understanding leadership, human capital, legal issues and concerns

**Information Management:** Understand and apply tools, strategies, and systems needed to access, process, maintain, evaluate, and disseminate information to assist business decision-making (includes computer applications, Microsoft, SQL, computer programming, business records, acquiring information to guide decision-making, data mining and analysis)

**Marketing:** Understand the tools, techniques, and systems that businesses use to create exchanges and satisfy organizational objectives including globalization, social media, online marketing, personal brand, marketing your ideas (entrepreneurship), brand management, product management, resource management, public relations, online marketing, understanding differences between marketing and sales

**Operations:** Understand and implement the processes and systems needed to monitor, plan, and control the day-to-day activities required for continued business functioning (e.g., inventory basics, nature of supply chain, basic project management, safety and security, nature of production, nature of quality control, expense control, cash flow for daily business operations, purchasing basics, staffing, virtualized datacenters, process management, understand and assess stakeholders, system/network security, different processes for making decisions, input/output process, creation of inputs and outputs, how to manage email volume, time management, electronic information management)

## Nebraska Department of Education Futuring Panels

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### Finance Changes to Business Administration Core (cont'd)

**Professional Development:** Understand concepts, tools, and strategies used to explore, obtain, and develop in a business career (e.g., job-seeking skills, time management, goal setting, chain of command, decision making and problem solving, career advancement activities, leadership, personal branding, executive and higher-level thinking, salary, how to communicate promotions, relationship management, self-branding, networking, ability to enable and empower others, ability to mentor, perseverance, self-awareness and evaluation, ability to step out of comfort zone, ongoing professional development)

**Strategic Management:** Understand tools, techniques, and systems that affect a business's ability to plan, control, and organize an organization/department (e.g., nature of management, business plans, company goals/objectives, mission, SWOT analysis, KPIs, action plans, analysis of results, risk management, budgeting, mergers and acquisitions [basic understanding], resource management, what does a strategy look like, what does a business tactic look like, vision, chain of management, organizational chart, decision-making process, accountability, big-picture awareness, "Vision-Mission-Purpose")

# Nebraska Department of Education Futuring Panels

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## Appendix D—Panelists Recommendations to Pathway Definitions and Job Titles

The following tables outline feedback provided by panelists in each cluster that pertains to pathway definitions and applicable job titles within each cluster. Additions are noted in red, and strikethroughs indicate recommended deletions in Pathway descriptions.

### Marketing Feedback for Pathways and Job Titles

Recommendations from the Marketing group about current Marketing pathways included:

- Adding to the Marketing Management definition
- Changing the name of the Merchandising pathway to Product and Service Marketing and making additions to the pathway definition
- Changing the name of the Professional Selling pathway to Sales Management/Business Development

Marketing panelists also recommended adding the following Marketing pathways:

- Brand Strategy/Brand Management
- Creative Marketing
- Pricing
- Global Marketing

Marketing Pathway Titles and Definitions	Job Titles by Pathways
<p><b>Marketing Communications:</b> Informing, reminding, and/or persuading a target audience. Examples of marketing communications activities include advertising, direct marketing, public relations, sales promotion, and digital marketing communications.</p>	<p>Account specialist, art director, brand manager, campaign manager, community-relations manager, copywriter, corporate communication/specialist/director/manager, creative director, editors, e-marketing manager, government relationship specialist, graphic designer, internal communications manager, marketing director, marketing specialist, media-relations specialist, production artist, product-line manager, public information officer, search-engine marketer, search engine optimizer, public relations manager/specialist, social-media manager, social-media strategist, storyteller—journalist, web content manager, web content strategist, web designer, writer</p>

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### Marketing Feedback for Pathways and Job Titles (cont'd)

Marketing Pathway Titles and Definitions	Job Titles by Pathways
<p><b>Marketing Management:</b> Broad, cross-functional knowledge of marketing and management. These functions include marketing-information management, pricing, product/service management, promotion, selling, <b>marketing campaigns, and sales, targeting dollars to develop and promote campaigns.</b></p>	<p>Account manager, art director, chief marketing officer, consumer insights, creative marketing specialist, digital strategist, graphic designer, margin manager, analytics manager, marketing assistant, marketing coordinator, marketing director, marketing generalist, marketing manager, marketing research and innovation, online shopping manager, pricing manager, product marketing manager, product specialist, revenue growth manager, vice president of marketing, webmaster</p>
<p><b>Marketing Research:</b> Utilize qualitative and quantitative research methods to determine information needs, design data-collection processes, collect data, analyze data, and present data to be used to make business decisions.</p>	<p>Accountant, alliance management, business intelligence, client loyalty team, data analyst, database administrator/manager, channel manager, data scientist, industry analyst, market analyst, marketing research specialist, partner management, product manager, program manager, recruiter, sourcing and procurement, statisticians, strategic research analyst, video production engineer</p>
<p><b>Merchandising Product and Service Marketing:</b> Focus on efficient and effective product planning, product selection, buying, licensing, and inventory control, <b>online retailing, online merchandising.</b></p>	<p>Merchandising manager, online retailing, product marketing</p>
<p><b>Professional Selling Sales Management/Business Development:</b> Offers services, equipment, machines, supplies, parts, and finished goods to other businesses to use for business operations, for the manufacture of other products, for samples passed on to others, or for resale/provision to others. These occupations require in-depth knowledge of the target customer such as the customer's needs, business, competitors, and products; pre-sales activities; sales processes and techniques; and servicing after the sale.</p>	<p>Account manager, broker, customer-service representative, client services, director of first impressions, internal and external wholesalers, field sales, in-field agents, investment broker, large account executives, material development, partner-sales representative, promotions, relationship manager, sales executive, sales assistants, sales management, sales support, senior sales executive, sales operations, SWAG-istition (person in charge of buying and supplying sales/promoters with company swag)</p>

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### Marketing Feedback for Pathways and Job Titles (cont'd)

Marketing Pathway Titles and Definitions	Job Titles by Pathways
<b>Brand Strategy/Brand Management</b>	Associate brand manager, backstage production engineer, brand manager, brand strategist, brand recognition, chief brand officer, copywriter, creative marketing specialist, designers, event manager, global branding, information officer, logo typing, graphic design (logo creation, logo adaptation), legal team, marketing analyst, public relations, social-media manager, media relations, speech developers

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### **Business Management and Administration Feedback for Pathways and Job Titles**

The Business Management and Administration group recommended the following changes to the current Business Management and Administration pathways:

- Changing the name of the Administrative Services pathway to Administrative Management and recommending changes to the definition
- Recommending changes to the Human Resource Management pathway definition
- Recommending an additional pathway titled Data Analysis and Strategy. While this is already covered in the marketing area, the group indicated a need for a pathway in this area.
- The group posed a question about crisis management and under what pathway this would be best placed.

<b>Business Management and Administration Pathway Definitions</b>	<b>Job Titles by Pathway</b>
<p><b>Administrative Management Services</b> facilitates business operations through a variety of administrative and clerical duties including information and communication management, data processing and collection, and project tracking.</p>	<p>Assistant to chief officers, assistant to managers and other departments, office manager</p>
<p><b>Business Information Management</b> is an umbrella term covering those careers that provide a bridge between business processes/initiatives and IT. Employees in this area help to align business and IT goals and deliver technology solutions to align with business requirements.</p>	<p>Application developer, business analyst, business intelligence analyst, data analytics and strategy, data architect, database administrator, data scientist, function architect, network engineer, product manager, project manager, quality assurance, research statistician, systems security officer</p>
<p><b>General Management</b> focuses on careers that plan, organize, direct, and evaluate all or part of a business organization through the allocation and use of financial, human, and material resources.</p>	

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### Feedback for Business Management and Administration Pathways and Job Titles (cont'd)

Business Management and Administration Pathway Definitions	Job Titles by Pathway
<p><b>Human Resources Management</b> focuses on the staffing activities that involve planning, recruitment, selection, orientation, training, performance appraisal, compensation, <b>talent management</b> and safety of employees.  <b>Add: Overall experience/culture/engagement</b></p>	<p>Benefits manager, chief administrative officer, chief resource officer, chief talent officer, compensation and benefit specialist, director of human resources, employee relations, field consultant, global human resources specialist, human resources advisor, human resources and administration, human resources assistant, human resources business partner, human resources information systems, human resources specialist, organizational leadership consultant, payroll specialist, senior training consultant, service center representative, talent acquisition manager, training and development manager</p>
<p><b>Operations Management</b> focuses on planning, organizing, coordinating, and controlling the resources needed to produce/provide a business's goods and/or services. Examples of activities in Operations Management are quality control, scheduling, procurement, and warehousing.</p>	<p>Business analyst, credit manager                      Senior buyer, logistics manager, packing manager, production manager, project manager, supply manager, warehouse manager</p>

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## Finance Feedback for Pathways and Job Titles

The Finance group recommended the following changes to the Finance pathways:

- Changing the name of the Insurance pathway to Risk Management (this would require redefining the pathway)
- Changing the name of the Securities and Investments pathway to Securities and Asset Management, and making additions to the definition in that pathway
- Creating an additional pathway called **Financial Analysis** (also known as financial statement analysis, accounting analysis, or analysis of finance) which refers to an assessment of the viability, stability and profitability of a business, sub-business or project

Finance Pathway Definitions	Job Titles by Pathway
<b>Accounting</b> encompasses careers that record, classify, summarize, analyze, and communicate a business's financial information/business transactions for use in management decision-making. Accounting includes such activities as bookkeeping, systems design, analysis, and interpretation of accounting information.	Feedback was not provided for job titles by the Finance Cluster participants
<b>Banking Services:</b> Primarily concerned with accepting deposits, lending funds, and extending credit, <b>banking services</b> include cash management, short-term investments, mortgages and other loans, credit cards, and bill payment. Banking services are delivered via a number of different institutions, from commercial banks (the largest group) and other traditional means (savings and loans associations, credit unions, and local banks) to newer ventures through insurance companies, brokerage houses, and the internet.	
<b>Corporate Finance:</b> The corporate finance function in a company manages policy and strategy for (and the implementation of) capital structure, budgeting, acquisition and investment, financial modeling and planning, funding, dividends, and taxation.	

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## Feedback for Finance Pathways (cont'd)

Finance Pathway Definitions	Job Titles by Pathway
<p><b>Securities and Investments Asset Management:</b> The investments industry consists of brokerage firms, investment banks, and stock exchanges, all of which support the flow of funds from investors to companies and institutions. Related services include financial planning, asset management, hedge fund management, and custody services <i>fiduciary services, cash flow, and life-goals.</i></p>	

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## Appendix E—Skillsets in Clusters

Panelists were asked to review and comment on skills needed specifically by all professionals in their respective clusters to obtain and advance in their careers. Additions and changes suggested are in red. Strikethroughs are used to indicate suggested deletions.

### Marketing Cluster Skills

Major recommendations made by Marketing panelists in this area include:

- Changing the name of the Marketing Information Management category to Marketing Research/Marketing Analytics or Consumer Intelligence
- Changing the name of the Market Planning category to Strategic Marketing
- Split the Product/Service Management category into two separate categories
- Changing the title of the Selling category to Sales

The following additional categories were suggested:

- **Brand Management**—including brand standards, legal/copyrighting, brand translation to global market, adaption to brand
- **Strategic Marketing**—including understanding and applying the principles necessary to determine market strategy
- **Product Management**
- **Data Management Technology**
- **Product Strategy**

<b>Channel Management:</b> Understands and applies the concepts and processes needed to identify, select, monitor, and evaluate sales channels <b>including online aspects or omni-channels</b>
<del>Marketing Information Management</del> <b>Marketing Research/Marketing Analytics; Consumer Intelligence:</b> Understands the concepts of gathering, accessing, synthesizing, evaluating, and disseminating information for use in making business decisions
<del>Market Planning</del> <b>Strategic Marketing:</b> Understands and applies the principles and tools utilized to determine and to target marketing strategies to a select audience
<b>Pricing:</b> Understands the foundational principles of determining and adjusting prices to maximize return and meet customers' perceptions of value
<b>Product/Service Management:</b> Understands branding and its use in obtaining, developing, maintaining, and improving a product or service mix in response to market opportunities <b>Split Product/Service Management into two categories. Product Management and Branding</b>

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### Marketing Cluster Skills (cont'd)

**Promotion:** Understands the principles used to communicate information about products, services, images, and/or ideas to achieve a desired outcome; **Understands available media and promotion techniques, how ideas are promoted, understanding your audience**

**Selling Sales:** Understands principles involved in determining client needs and wants and responding through planned, personalized communication that influences purchase decisions and enhances future business opportunities. **This needs to reflect the closing concept in sales—not just customer relationship management**

### Business Management and Administration Cluster Skills

The Business Management and Administration panelists added categories for:

- **Talent Management**—including retaining, training, engaging, growing human resources; succession planning; performance management; people management; learning and development
- **Change Management**

**Knowledge Management:** Understands the systems, strategies, and techniques used to collect, organize, analyze, and share information known by an organization's employees

**Project Management:** Uses tools, techniques, and systems to plan, implement, monitor, and evaluate business projects

**Quality Management:** Understands the need for standards and the strategies and techniques used to implement, monitor, and evaluate them, **continuous quality improvement, how to prevent issues with quality**

**Risk Management:** Understands strategies and techniques used to minimize business loss, **business continuity, cybersecurity**

## Nebraska Department of Education Futuring Panels

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### Finance Cluster Skills

Finance panelists recommended the addition of a category titled **Financial Management** and specified that there should be a separate category for Financial Analysis.

<b>Compliance:</b> Understands business's responsibility to know and abide by government legislation, industry regulations, and terms of contracts affecting business operations and transactions
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<b>Financial Analysis:</b> Understands tools, strategies, and systems used to maintain, monitor, control, and plan the use of financial resources
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<b>Financial-Information Management:</b> Understands tools, strategies, and systems needed to access, process, maintain, evaluate, and disseminate financial information to assist business decision-making
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<b>Risk Management:</b> Understands strategies and techniques used to minimize business loss
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<b>Comment:</b> Accounting is the basis/foundational language for everything in Finance.
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### Appendix F—Credentials/Certifications

Panelists were asked to discuss the need for credentials/certifications in their Cluster and specifically their Pathway. The tables that follow are results based on Cluster

#### Marketing Credentials and Certifications

The Marketing panelists indicated that certifications have value but that advanced degrees mean more. More post-secondary institutions are now offering and/or creating credentials in addition to degrees. The University of Nebraska at Lincoln now has four certifications. MBA's are not as popular now partially due to cost. Individuals are now going after specific certifications. Businesses feel that certifications add value and are considered in hiring decisions.

Credentials/Certifications for Marketing			
Credential/Certification Name	Value	Nature of Company Support	Stage of Employment
ABC–Accredited Business Communicator		After a year company pays for PD/credentials	Expert level
Adobe Creative Suite	Would be very helpful for a marketing communication specialist	Some companies pay for the certifications that are needed once people are employed	Pre-employment
Various social-media certificate programs		Yes, companies would pay the fee	Within the first year
Certificate in Principles of Public Relations	Shows that you understand the industry—a very new certificate—Would probably look at these candidates closer when going through the hiring process	Yes, companies would pay the fee	Entry level
American Marketing Career Development Certificate			

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### Credentials/Certifications for Marketing (cont'd)

Credential/Certification Name	Value	Nature of Company Support	Stage of Employment
Microsoft Office Specialist (MOS) certification	Essential skills needed for anyone on the marketing team. If the employee can't do an Excel spreadsheet, they won't be hired.		Pre-employment
PMP (project management professional)			Prior to advancement
APR—Accreditation in Public Relations			
CPP—Certified Pricing Professional			
PCM—Professional Certified Marketer			
CME—Certified Marketing Executive			
Google Analytics / AdWords			
PMC—Product Manager Certification			
PMP—Project Management Professional			
Certified Microsoft Professional			
Certified Marketing Management Professional			
Online Marketing Certified Professional			
Database Marketing Professional			
Pragmatic Marketing Certification			
Certified Marketing Financial Professional			
Certified Internet Marketer			
Social Media Marketing Certification			
Personal Brand Strategist Certification			
FINRE- Series 6, 7, etc.—Financial Industry Regulatory Authority			

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### Business Management and Administration Credentials and Certifications

The Business Management and Administration panelists indicated that some organizations would rather pay for a degree than certifications. A degree may offer a tax-shelter for companies, while certifications are being paid for out of company funding.

<b>Credentials/Certifications for Business Management Administration</b>			
Credential/Certification Name	Value	Nature of Company Support	Stage of Employment
Security	Required upon hire		Hiring
SAS (formerly Statistical Analysis System)	Required upon hire		Hiring
PMP—Project Management Professional	Required for advancement and competency	Company may support.	On-going
Agile certification	Required for competency and advancement	Company may support.	On-going
Machine certification		Company may support.	On-going
Company style certification		Company will support.	On-going
Note: There are many specific certifications available and perhaps required to continue successfully in a position. Some are offered by company and industry associations.			
Certified medical practice executive			
Certified pharmacy tech	Major part of business		To become assistant manager or more

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<b>Credentials/Certifications for Business Management Administration (cont'd)</b>			
Credential/Certification Name	Value	Nature of Company Support	Stage of Employment
Professional in HR		Some companies would pay for certifications.	From entry level
Senior Professional in HR		Some companies would pay for certifications.	
Global Professional in HR		Some companies would pay for certifications.	
Credit Manager Licensed by state of NE; Class 1 is a handler license; Class 2 is an issuing license and is a higher level person in the organization  LEAN, Six Sigma  Import Certification  Certification in Container Compliance  Certifications in the Production Planning area  BRC—British Retail Consortium—Logistics and Supply certification. Global standards			

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### Finance Credentials and Certifications

Credentials/Certifications for Finance			
Credential/Certification Name	Value	Nature of Company Support	Stage of Employment
CPA—Certified Public Accountant			
CFA—Certified Financial Advisor			
CFRIS—Certified Fiduciary and Investment Risk Specialist			
CMA—Certified Managerial Accountant			
CIA—Certified Internal Auditor			
FSA—Fellow Society of Actuaries			
CRCM—Certified Regulatory Compliance Manager			

## Nebraska Department of Education Futuring Panels

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### Appendix G—Listing of Futuring Panel Participants by Cluster

#### Marketing Panel Participants

**Panel Date:** November 15, 2016

Rick Cantril Senior Corporate Analyst Fiserv Lincoln, Nebraska	Jon Michelson Vice President, Business Development Fiserv Lincoln, Nebraska
Phil Demuth Vice President, Head of Internal Systems Fiserv Lincoln, Nebraska	Brice Middleton Executive Vice President Realtors Association of Lincoln Lincoln, Nebraska
Carrie Duffy President Black Dirt Land and Sales Management Yutan, Nebraska	Carrie Molczyk Director of Global Business Services ConAgra Foods Omaha, Nebraska
Jami Fristo Second Vice President Ameritas Lincoln, Nebraska	Brian Noonan Director, Interactive Experience Ameritas Lincoln, Nebraska
Dawn Gonzales Vice President of Community Development Centris Federal Credit Union Omaha, Nebraska	Erin Redemske Director of Public Affairs Federal Reserve Bank of Kansas City, Omaha Branch Omaha, Nebraska
Debbie Grenemeier Independent Professional Lincoln, Nebraska	Kayla Schnuelle Integrated Marketing/Young Leader Coordinator Rural Futures Institute Lincoln, Nebraska
Jason Johnson Senior Director of North America Telesales Paypal Omaha, Nebraska	David Slagle Vice President of Sales Sysco—Lincoln Lincoln, Nebraska
Sarah Larkins Marketing, Public Relations/Communications Manager NIC, Inc Lincoln, Nebraska	Jeremy Stanislav Executive Director Sammy's Superheros Lincoln, Nebraska
Jared Thomas Enterprise Finance Consultant Fiserv Lincoln, Nebraska	Tessa Warner Sales and Business Manager Railyard Entertainment Lincoln, Nebraska
Monica Vercellino Internal Communications and Community Relations Manager Ameritas Lincoln, Nebraska	Amber Wolff Director of Marketing and Digital Strategy University of Nebraska College of Law Lincoln, Nebraska

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### Business Management and Administration Panel Participants

**Panel Date:** November 16, 2016

Barb Ballard Owner James Arthur Vineyards Raymond, Nebraska	Kari Fluckey Human Resources Director Hastings College Hastings, Nebraska
Jim Ballard Owner James Arthur Vineyards Raymond, Nebraska	Michelle Grossman President and Chief Executive Officer Community Health Charities of Nebraska Omaha, Nebraska
Tim Bornemeier Senior Vice President, Customer Care Cabela's Lincoln, Nebraska	Randy Hawthorne Executive Director Nonprofit Hub Lincoln, Nebraska
Robert Bos Lead Training and Development Manager Werner Enterprises Omaha, Nebraska	John Kalogeras Sales Manager Lone Creek Cattle Company Lincoln, Nebraska
Nikki Brown Senior Training Consultant Bank of the West Omaha, Nebraska	Lori Kiefer Director of Human Resources Physicians Mutual Insurance Company Omaha, Nebraska
Asha Deshpande Senior Director, Database Analytics Infogroup Omaha, Nebraska	Bonnie Kudron HDR, Inc Assistant Secretary/Paralegal Lincoln, Nebraska
Danielle Egr Chief Technology Officer Nelnet Business Solutions Omaha, Nebraska	Kelly Lammers Deputy Director Nebraska Department of Banking and Finance Lincoln, Nebraska
Brent Falgione President Greater Omaha Express Omaha, Nebraska	Lindsay Lang Director of Human Resources and Administration Baird Holm LLP Omaha, Nebraska

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### Business Management and Administration Panel Participants (cont'd)

Kevin Linder Senior Information Management, Analytics and Cloud Data Services, Sales Executive IBM Corporation Omaha, Nebraska	Stephanie Stearley Second Vice President Ameritas Lincoln, Nebraska
Brad Meyer Chief Executive Officer People's Health Center Lincoln, Nebraska	Peg Stessman President and Chief Executive Officer Strategic Health Solutions, LLC Omaha, Nebraska
Scott Morgan Chief Operating Officer and Chief Financial Officer KZCO, Inc Lincoln, Nebraska	Dena Stevenson Campus Director Doane University Lincoln, Nebraska
Brad Schroeder Human Resources Professional Omaha, Nebraska	Shelley Williams Human Resources Manager, Global Employee Relations First Data Corporation Omaha, Nebraska
Monica Siebrandt Director of Human Resources Lone Creek Cattle Company Valparaiso, Nebraska	Sherri Wimes Human Capital Strategist E & S Consulting Lincoln, Nebraska
Renee Snider District Manager Walgreens Lincoln, Nebraska	

## Nebraska Department of Education Futuring Panels

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### Finance Panel Participants

**Panel Date:** November 17, 2016

Anthony Cerasoli Vice President of Treasury First National Bank of Nebraska Omaha, Nebraska	Mandy Monson Vice President of Finance Resort Lifestyle Communities Lincoln, Nebraska
Mark Czapla Loan Officer Countryside Bank Syracuse, Nebraska	John Morey Owner Morey-Vorhees Financial Services Omaha, Nebraska
Mindy Eihusen Financial Systems Manger ConAgra Foods Omaha, Nebraska	Jared Moscrip Director, Accounting Fiserv Lincoln, Nebraska
Tom Grafton Owner Grafton and Associates Lincoln, Nebraska	Tom Obrist Managing Director Dana F. Cole Lincoln, Nebraska
Perry Haralson Chief Financial Officer Cornhusker Bank Lincoln, Nebraska	Charles Olsen II President OCI Omaha, Nebraska
Karen Helmberger First Vice President of Bank Operations and Technology Union Bank and Trust Lincoln, Nebraska	Nathan Peterson Director of Financial Planning Analysis Valmont Industries Omaha, Nebraska
Casey Jeanneret Senior Advisor, Wealth Management Compliance First National Bank of Omaha Omaha, Nebraska	Erin Rea Vice President Regional Manager Union Bank and Trust Lincoln, Nebraska
Janet Melchior-Kopp Vice President and Trust Manager Mutual of Omaha Bank Omaha, Nebraska	Brian Willett Managing Principal Waddell & Reed, Inc. Lincoln, Nebraska
John Miller Senior Vice President, Enterprise Operations AAA Life Insurance Company Omaha, Nebraska	

## Nebraska Department of Education Futuring Panels

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### Appendix H —Listing of Business Coalition for Education Attendees

Coalition Breakfast Date: November 16, 2016

Tammy Beck Associate Dean for External Engagement, University of Nebraska—Lincoln Lincoln, Nebraska	Charles Olsen II Nebraska Association of Insurance and Financial Advisors Omaha, Nebraska
Ryan Burger Nebraska Society of Certified Public Accountants Lincoln, Nebraska	Joel Scherling Lincoln Human Resource Management Association Lincoln, Nebraska
Jon Burt Aksarben Foundation Omaha, Nebraska	Mona Schoenrock Business, Marketing, and Information Technology Lecturer, University of Nebraska—Lincoln Lincoln, Nebraska
Jennifer Davidson Nebraska Council on Economic Education Lincoln, Nebraska	Joni Sundquist Nebraska Bankers Association Lincoln, Nebraska
Richard Meginnis Lincoln Independent Business Association Lincoln, Nebraska	Amber Wolff American Marketing Association, Lincoln Chapter Lincoln, Nebraska
Brad Meyer Nebraska Healthcare Association Network Lincoln, Nebraska	Kurt Yost Nebraska Independent Bankers Association Lincoln, Nebraska
Sarah Moylan Omaha Chamber of Commerce Omaha, Nebraska	Joseph Young Nebraska Chamber of Commerce Lincoln, Nebraska
Amber Olderbak American Marketing Association, Lincoln Chapter Lincoln, Nebraska	

## Nebraska Department of Education Futuring Panels

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### Appendix I —Listing of Futuring Panel Facilitators and Recorders

#### Tuesday, November 15, 2016 –Marketing

Janine Theiler	Nebraska Department of Education Educator Effectiveness
Gregg Christensen	Nebraska Department of Education Entrepreneurship Career Specialist
Anita Foor	Nebraska Department of Education Agriculture, Food and Natural Resources Career Field Specialist
Carol Bom	Nebraska Department of Education Administrative Assistant
Bonnie Sibert	Nebraska Department of Education Business, Marketing and Management Career Field Specialist
Jacqui Garrison	Nebraska Department of Education Communication and Information Systems Career Field Specialist
Rhonda Wisdom	Nebraska Department of Education Administrative Assistant
Krystl Knabe	Nebraska Department of Education Agriculture, Food and Natural Resources Career Field Specialist

#### Wednesday, November 16, 2016 – Business Management and Administration

Ryan Foor	Nebraska Career Education Deputy Director
Jennifer Davidson	Nebraska Council on Economic Education (NCEE), President
Deb Romanek	Nebraska Department of Education Mathematics Specialist
Becky Barnard	NCEE Coordinator
Mona Schoenrock	UNL Business, Marketing, and Information Technology Lecturer
Nicole Coffey	Nebraska State DECA Adviser
Kristin Obal	UNL Preservice Student
Chuck Parker	NCEE Center Director, Wayne State College

#### Thursday, November 17, 2016 - Finance

Cindy Baum	Lincoln Public Schools CTE Director
Donna Hoffman	Nebraska Department of Education Career Field Specialist for Counseling
Katie Graham	Nebraska Department of Education Data, Research and Evaluation Specialist
Karen Kloch	Future Business Leaders of America Administrative Assistant
Jacqui Garrison	Nebraska Department of Education Career Field Specialist for Communication and Information Systems
Bonnie Sibert	Nebraska Department of Education Career Field Specialist for Business, Marketing and Management
DeLayne Havlovic	Omaha Career Field Specialist for Business, Marketing and Management
Teri Sloup	Nebraska Department of Education Administrative Assistant