



STUDIJŲ KOKYBĖS VERTINIMO CENTRAS

Vilniaus kolegijos

***BANKININKYSTĖS* STUDIJŲ PROGRAMOS**

**(valstybinis kodas - 653N31002)**

**VERTINIMO IŠVADOS**

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**EVALUATION REPORT**

**OF *BANKING* (state code - 653N31002)**

**STUDY PROGRAMME**

at Vilnius University of Applied Sciences

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## DUOMENYS APIE ĮVERTINTĄ PROGRAMĄ

Studijų programos pavadinimas	<b><i>Bankininkystė</i></b>
Valstybinis kodas	653N31002
Studijų sritis	Socialiniai mokslai
Studijų kryptis	Finansai
Studijų programos rūšis	Kolegijinės studijos
Studijų pakopa	Pirmosios pakopos
Studijų forma (trukmė metais)	Nuolatinė (3 metai), iššestinė (4 metai)
Studijų programos apimtis kreditais	180
Suteikiamas laipsnis ir (ar) profesinė kvalifikacija	Bankininkystės profesinis bakalauras
Studijų programos įregistravimo data	2000 m. rugsėjo 1 d.

## INFORMATION ON ASSESSED STUDY PROGRAMME

Name of the study programme	<b><i>Banking</i></b>
State code	653N31002
Study area	Social Sciences
Study field	Finance
Kind of the study programme	College Studies
Level of studies	First cycle
Study mode (length in years)	Full-time (3 years); part-time (4 years)
Scope of the study programme in credits	180
Degree and (or) professional qualifications awarded	Professional Bachelor of Banking
Date of registration of the study programme	1 September 2000

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# CONTENTS

CONTENTS .....	3
I. INTRODUCTION.....	4
II. PROGRAMME ANALYSIS .....	4
1. Programme aims and learning outcomes.....	4
2. Curriculum design .....	5
3. Staff .....	7
4. Facilities and learning resources .....	8
5. Study process and student assessment.....	8
6. Programme management .....	9
III. RECOMMENDATIONS .....	11
IV. SUMMARY .....	12
V. GENERAL ASSESSMENT .....	14

## I. INTRODUCTION

Vilniaus Kolegija/University of Applied Sciences is a State Higher School of the Republic of Lithuania performing college studies and developing applied research and professional art. Vilniaus Kolegija was established in 2000 with a new Law on Higher Education which introduced a binary system of higher education in Lithuania. In the largest Lithuanian College of Higher Education in 2012, 48 study Programmes are implemented, with more than 8,000 students and 478 teachers. The general mission of the school is to develop specialists oriented to practical activity with a college higher education of physical, technological, social, biomedical, humanities and arts education to meet economic and social needs of Vilnius region and Lithuania; to ensure a study process conforming with modern and European higher education area, effectively cooperating with representatives of the business world; develop core skills and civic values necessary in the work of college graduates and continuing studies.

The *Banking study Programme* has been implemented at Vilniaus Kolegija in September 2000. The Programme is targeted towards training specialists for banks and other credit and financial institutions and will be assessed with this report.

The review of the programme in Banking was organized by the Centre for Quality Assessment in Higher Education (SKVC), Lithuania, in its role as the Authorized Agency prescribed by Lithuanian law. The review was conducted in accordance with the prescribed methodology according to the procedures for the external review in higher education in Lithuania. The School submitted a comprehensive Self-Assessment Report (SAR) with annexes and further documentation as requested by the review team. The on-site visit was very well prepared by the school. The expert team visited Vilnius College November 9 2012, participating in several meetings organized by the faculty members of the School. The expert team consisted of team leader Brian O'Connor and team members Prof. dr. Mieczyslaw W. Socha, Prof. dr. Andreas Dietrich, Prof. dr. Tiiu Paas, Prof. dr. Kristina Levisauskaite, Julita Varanauskienė and students representative Gintare Alaburdaite. Visiting the school were subgroup leader Prof. dr. Andreas Dietrich, Prof. dr. Mieczyslaw W. Socha, Prof. dr. Tiiu Paas, and students representative Gintare Alaburdaite. During the site visit, the experts team had possibilities to speak with representatives of stakeholders, alumni, students, the self-evaluation report team and the management team. Furthermore, the expert team had the chance to become acquainted with the infrastructure of the school.

## II. PROGRAMME ANALYSIS

### 1. *Programme aims and learning outcomes*

The general aim of this Bachelor's Programme in Banking is "to train a specialist to meet labour market needs, capable for professional work in banking and other financial sectors". More specific, the Programme aim is "to train economics, finance and accounting professionals in study areas with higher College education, in close collaboration with representatives from business world".

In this Programme, special attention is thus given to knowledge and skills of practical activities in the banking area, including research execution capabilities and specific skills - planning, organizing and evaluating practical activities, independently selecting certain measures, as well as social and personal skills.

The general aim of this programme is well achieved.

The general aim is made more concrete in the *learning outcomes* of the programme. In general, the expected learning outcomes of the programme are good but could be further improved by ensuring that they are clearer and not too ambitious (especially learning outcome 4.1, 4.2, 5.2: it seems, for example, highly unrealistic to expect from Bachelors students to be

able to develop new banking products and services or to really be able to *assess* the risks of a bank). Some other learning outcomes, for example in the field of language skills, are missing. It might further help to get a better and more systematic overview of learning outcomes by focusing on different areas of intended skills and abilities (e.g. knowledge and its application, research ability, social skills, personal skills, etc.). The school might also consider not only putting the regulatory environment but also other important environments such as the technological developments (eBanking, Mobile Banking, etc.) into the learning outcomes. Furthermore, changes in the business models of banks are crucial in the current environment but are not listed in the learning outcomes and might also be considered to be included there. In addition, the learning outcomes are not fully clear to some of the teachers. Learning outcomes should be closer connected to the teachers' aims of the courses and vice versa.

According to the self-evaluation report, continuous improvement of the course content and assessment of students' knowledge is ensured by each year surveys of the employers' opinions on graduate qualification, graduates' opinions about acquired professional competencies, students' opinions about the organisation of the study programme, as well as graduates' employment (rate) in the labour market.

In general, the programme seems to be focusing on the Lithuanian market, which makes sense given the background of the students and their jobs after graduation. Against the background of a growing importance of the European market for Lithuania, a more international approach might be fruitful for the programme.

Aims and learning outcomes are publicly available although not easy to find in English.

In general, the programme aims and learning outcomes are consistent with the type and level of studies and the level of qualifications offered although some of the learning outcomes are on a rather basic level while others might be a bit too ambitious for the students (see above). There is a clear focus to train students to meet labour market needs and being capable for professional work in banking and other financial sectors.

Overall, the name of the programme, its learning outcomes, content and the qualifications offered are rather compatible with each other. There is a relationship between the "name" of study programme (Banking) and the learning outcomes as well as the curriculum of the study programme. The focus of the programme clearly is on Commercial Banking. Other bank business areas, such as Private Banking and Investment Banking are not in the focus of the programme. The programme and its image/brand in the market can be considered as successful.

## ***2. Curriculum design***

The Programme is compliant with the Lithuanian legislation.

The study Programme Banking can be realized as full-time (3 years) or part-time (4 years) student. The volume of the Programme – 180 ECTS – corresponds to the legal requirements.

The volume of modules in field of studies is 150 ECTS and thus corresponds to the legal requirements of 135 ECTS. The study plan consists of 17 modules. 16 modules are mandatory (94%), (only) one module is elective. The volume of professional practice (30 ECTS) and Final Thesis (10 ECTS) both meet legal requirements.

The final paper is a 10 credit module. It also meets the legal requirements (at least 9 credits for the final paper). In this Programme, students will write and present the final paper only from 2013. The Banking department does not have enough experience in organizing the final paper

writing and presenting process yet. Therefore, this point cannot be assessed yet. Based on the thesis topics listed in a preliminary version, the final papers are very practically oriented.

The focus of the programme is clearly set on Commercial banking. Other business areas of banks, such as Asset Management and Investment banking are not in the focus of the programme.

The Programme consists of 17 study modules, Professional Practice and the final thesis. The volume of the modules and the subjects taught are the same for full-time and part-time studies. Volume of each module is at least 10 ECTS. In each semester, the number of the study subjects in the curriculum does not exceed 7 and the volume of credits among semesters in full-time studies is spread evenly with 30 ECTS per semester. In part-time studies number of credits varies from 15 to 30 ECTS.

The formation of modular structure and layout of the study plan is based on the logical sequence of interdisciplinary communication platforms, providing fundamental knowledge in addition to consistent and general banking knowledge and practical application of skills.

Courses in mandatory modules in field of studies are set out consistently, according to achievable results. Students begin to study modules that develop information systems and management skills, mathematical and statistical calculations and methods of application skills. Using the gained knowledge, students continue to the theory of economics, business economics and management. The last stage of mandatory study field is associated with the specific studies in the field of banking (e.g. banking activity, bank Accounting, bank services, financial investment). There are several practices (in total: 33 credits) starting in the 4th semester, and including an internal practice at Viko Bankas and the final professional activity practice performed in companies of stakeholders (e.g. banks, credit unions, leasing companies).

The practical training is well organized and students seem to have no substantial problems in finding practical work places. However, based on the recommendation of some stakeholders, the school might consider to start practical work already earlier (e.g. in the first year).

Potential overlapping between the modules Banking Activities, Bank Accounting, Banking Activities Analysis and Bank Services are possible but are not systematically assessed. Feedback of the students seems to be the most important feedback in this area. We recommend a more systematically approach for this issue.

The currently implemented Banking study programme is assigned to the first cycle studies leading to the Professional bachelor's qualification degree. According to the Description of the Lithuanian Qualifications Framework (04-05-20104 GRL No. 535) the higher education college studies are assigned to the level VI of the Lithuanian Qualifications Framework. The content of the subjects generally is consistent with the type and level of studies.

College studies are intended for preparing students for practical professional activities. For practice and other practical training more than 1/3 of the programme scope (34,3%) is devoted, which corresponds to legal requirements (not less than 1/3).

The themes of the subjects delivered in the Banking study programme are mostly consistent with the intended learning outcomes of the study programme. The learning goals on the module level are more convincing than the general learning outcomes of the programme.

The contents of the courses are mostly appropriate for the achievement of the intended learning outcomes.

Various methods such as case-studies, demonstrations/illustrations, discussions, individual and group homework including a presentation, interactive lecture, literature survey, brainstorming, mind map, and problem-based learning are used in order to achieve the learning

outcomes. This set of teaching methods is matching international standards and can be considered as “state of the art”.

The scope of the programme could be evaluated as appropriate to ensure learning outcomes.

Overall, the content of the programme Banking includes the majority of subjects necessary for this field of studies and can thus be rated as good.

Nevertheless, we see areas for possible improvement as follows:

- The global changes in the finance and banking sector and the issues of the recent global financial crises seem only partially addressed in the current curriculum.
- At the moment, only the regulations of the Republic of Lithuania in the field of finance, credit and tax seems to be addressed (and not in-depth). A more international and especially European focus could be fruitful for this Programme in Lithuania.
- Furthermore, a general overview of different environments (besides regulatory environment also technical and social environment (customers’ side)) might be helpful for the students to better understand and assess a banks’ environment
- Business models in banking are highly relevant and are supposed to be challenged and changing. This point could be further addressed in this Programme as well.

In general, the school might also consider taking a more quantitative and analytical approach and further training students in the field of empirical analyses. This aspect seems to be rather weak at the moment.

### *3. Staff*

In general, the teaching staff is on a good level and also has the possibility for further development. Even though resources for the qualification development/continuing education of teachers were not significant due to the economic crisis, teachers had the chance to develop professional qualifications by participating in seminars, courses, and internships.

There seems to be a close and good relationship between the teachers and the students. The average number of students is 32 students per academic group, which gives a good relation between teachers and students.

The programme is implemented by 45 teachers of which 5 (11%) have a Doctoral degree and 20 (44,5%) have a Masters degree. 11% of the teachers are associate professors, 40 (89%) are lecturers. The focus of the pedagogical staff is clearly set on professionally qualified teachers.

There is only a very limited number of doctors who teach subjects. The number of academically qualified teachers thus seems to be rather low and might hamper a reflection of the latest achievements in science. In order to assure a transfer of new academic research to a certain extent, the mix of the qualification adequacy could be further discussed and assessed. We also encourage the school to take a more quantitative and analytical approach and further train students in the field of empirical analyses.

In general, there seems to be a lack of (applied) research at the Vilnius College, Banking/Finance department. There are almost no publications in the banking field (more tax and accounting related articles), and no publications in scientific journals. The provided publication list instead shows that most of the articles were published in mass media newspapers/magazines not related to banking.

According to the self-evaluation report, there is an applied research coordination group. In carrying out their activities, teachers follow the directions of scientific research. They carry out publishing activities, perform scientific applied research, and prepare presentations for

conferences and journals. However, projects carried out and implemented (funded by EU) by the college are not in the finance/banking-field. There is room for improvement to develop more academic staff to applied scientific research activities and trying to participate in the applied international research networks. Not all teachers speak English, which is a limiting factor for international mobility and international publications.

It is appreciated that the competence of language skills has been improved and that some teachers have had the chance to go abroad for a week with the Erasmus programme. The international exchange of teachers increased strongly in 2011/2012. However, there is still room for further improvement of competence in English for some members of academic staff.

32 (71%) teachers have more than 3 years practical experience (of them, 6 work in business). 21 (51%) have more than 15 years of professional experience. Some of the teachers are still working in the financial services industry and sometimes also support students in finding a job after graduation or for practical training.

Staff turnover rates are rather low and usually based on retirement replacements. Teaching staff is in general rather or very experienced and the low number of teaching staff turnover ensures an adequate provision of the programme.

#### ***4. Facilities and learning resources***

Facilities and learning resources meet the requirements of banking program students and are considered as good. The lecture rooms (27 lecture rooms with 862 seats) are good and well-equipped with digital projectors. For rooms that do not have stationary projectors yet, it is planned to install them in the near future. The faculty houses a computer centre (117 computers), a reading room and a library. Students can access Internet via WIFI in about 75% of the building. Access to wireless connection has improved in 2012.

The computers are not on the highest level but are sufficient for the needs of the students. SPSS 20 is available as statistical software package, Konto as accounting software.

The library spans over 120 m<sup>2</sup> and has 26 seats. Students can access 6 global on-line scholarly literature databases and also have the possibility to read international magazines in the library. The students' demand for recommended textbooks and literature is met.

The use of the Viko Bankas business modelling software is a big plus for the school and the whole programme in general. It provides the possibility for a useful internal practical training.

For the future, the school might consider to get access to national and international statistical databases, such as Datastream, Bankscope, IMF Database, Amadeus or similar.

#### ***5. Study process and student assessment***

The School has developed a well-documented and well-publicised system for the organisation of student admission, the delivery of the programme and the assessment of its students.

Students are admitted according to the general admission arrangements for Lithuanian higher education institutions. Average student scores for the admission in the period 2007 – 2011 are satisfactory and vary from 12.33 and 18.7. Demand by students for the programme is strong among state funded students and weak among non state-funded students. 2011 enrolment on the programme is 72 students.



The study process is outlined in the SAR. Study schedules are prepared annually. Consultation hours are provided. Elective subjects are offered. Student auditorium work is not to exceed 8 hours daily and not more than 25 hours weekly.

Student progress is monitored continually and student dropout reasons are investigated. On average, 84% of students admitted graduate from the programme. The highest dropout occurs in the first year of the programme (approx 11%) and the main reasons are poor choice of programme, weak study skills and personal reasons. The overall dropout rates are approximately 8.5%. The SAR indicates a correlation between student success in completing the programme and their competitive scores at admission.

The Faculty has 19 contracts with Erasmus partners and on average, approximately (only) 3% of students of the programme study abroad. In 2011/2012, 9 students of the programme studied abroad and 1 student carried out practice abroad. The programme does still not have many incoming students. A further promotion of the Banking programme, also abroad, could be fruitful for the whole programme and department.

A full range of academic and social supports for students is outlined in the SAR. These include incentive grants, accommodation support, loan approvals, and scholarships. For academic support, “curators” are appointed for first year classes. Necessary information is provided to students. In the provision of supports, the students are represented by the Student Council of the Faculty.

There are sufficient procedures in place to regulate the assessment. It is indicated that full information on assessment is provided to students by the teachers and efforts are made to avoid academic dishonesty. It is admitted that there should be a better academic information system.

A system is in place to maintain contact with, and to track the employment status of graduates. A Career Centre provides a wide range of services for students to provide the students with information on employment opportunities and support to gain employment. The graduates of this school are particularly successful in gaining employment with 90.4% gaining employment in the period 2007 - 2011. About 75% of those employed are in employment related to the programme of studies and the remainder are in non-financial positions. These numbers are quite impressive in the light of the banking crisis and a shrinking banking market in Lithuania in the years since the financial crisis.

In general, the students are positive about the programme and have realistic expectations related to their jobs after graduation and practical training.

## **6. Programme management**

Programme management and quality assurance system of the Vilnius College is developed according to the national rules and requirement taking into account also specific issues of the College as a whole and its programmes. According to the self-evaluation report, the main objectives of the College study internal quality management system is to define the responsibilities for implementation and development of study programmes, to manage documentation, to collect and store data on the quality of work, to carry out periodic inspections to improve the system, to educate employees, systematically increase competitiveness of the *College*.

The implementation and development of the programme is managed by the Programme Committee consisting of 7 members that are approved by the Rector of *College*. The Committee is

responsible for implementation of the programme and for quality assurance. The Programme Committee regularly discusses multidimensional information about several aspects of the implementation of the programme. The decisions of the Programme Committee are influenced by the recommendations of graduates, students and employers/social partners.

Internal quality assurance is implemented relying on the results of *self-analysis*. Self-analysis is an annual systematic process which is implemented using several forms self-evaluation activities (see Report: <http://www.viko.lt/lt/page/Studiju-kokybes-uztikrinimas>). The self-evaluation activities are carried out at different levels of management: Department, Faculty and College. Each year, lecturers present their self-evaluation report to the heads of Departments, heads of departments report to Faculty dean; faculty deans report to the Rector of the College. On the basis of reports, the rector prepares the annual College report, which is presented to the academic community and *College Council*. According to the self-analysis, the weakness of the implemented system of the programme management and quality assurance system is related to some shortages in development of the information system. The possibilities for the overcoming the monitored weaknesses are already elaborated and they are in the implementation process.

Each year lecturers' reports are examined on self-evaluation and the results of student surveys about the quality of teaching results. The results of the teachers' evaluation and the quality of the teaching results is discussed annually (and sometimes ad-hoc) between students and teachers in round-table talks.

Employers also contribute to implement the goals of the programme. As many teachers work in the financial sector industry, there is a close connection between the practical world and the programme development. Occasional round table discussions are highly appreciated but there is still room for a more comprehensive system for quality assurance  
A more systematic framework for generalization of feedbacks from stakeholders would be further helpful.

Even though the programme is currently well positioned, more attention could be put to the vision and the long run sustainability of the programme. For the future development of the programme, you might consider to put more attention to create a systematic framework for the development of the programme and the improvement of programme management taking into account long run sustainability of the programme and the necessities for stronger collaboration with similar programs in Lithuania and in international context.

### III. RECOMMENDATIONS

1. The learning outcomes in general are good, but could be further improved by ensuring that they are clearer and not too ambitious. Some learning outcomes might be added. It might further help to get a better and more systematic overview of learning outcomes by focusing on different areas of intended skills and abilities.
2. Learning outcomes should be clear and well-known to all teachers. There should be a closer connection between the teachers' aims of the courses and the learning outcomes of the programme.
3. Potential overlapping between modules should be evaluated more systematically.
4. The school should consider to take a more quantitative and analytical approach and further train students in the field of empirical analyses.
5. The school should develop more (banking) staff for applied scientific research activities, also for participation in the applied international research networks.
6. Even though the competence of language skills has been improved, there is still room for further improvement of competence in English for some members of academic staff.
7. The school might consider to get access to national and international statistical databases.
8. Even though the programme is currently well positioned, more attention should be put to the vision and the long run sustainability of the programme.

## IV. SUMMARY

### Aims and Learning Outcomes

- The general aim of this programme is well achieved.
- In general, the expected learning outcomes of the programme are good but could be further improved by ensuring that they are clearer and not too ambitious (especially learning outcome 4.1, 4.2, 5.2: it seems, for example, highly unrealistic to expect from Bachelors students to be able to develop new banking products and services or to really be able to *assess* the risks of a bank). Some other learning outcomes, for example in the field of language skills, are missing. It might further help to get a better and more systematic overview of learning outcomes by focusing on different areas of intended skills and abilities (e.g. knowledge and its application, research ability, social skills, personal skills, etc.). The school might also consider not only putting the regulatory environment but also other important environments such as the technological developments (eBanking, Mobile Banking, etc.) into the learning outcomes. Furthermore, changes in the business models of banks are crucial in the current environment but are not listed in the learning outcomes and might also be considered to be included there.
- In addition, the learning outcomes are not fully clear to some of the teachers. Learning outcomes should be closer connected to the teachers' aims of the courses and vice versa.

### Curriculum Design

- The programme is very comprehensive and has set a clear focus of practical training, also including many teachers with professional experience. The good network to the banks and the positive brand of this programme helps to (still) find enough practical training positions and also enough positions for the graduates. The internal (Viko Bankos) and external practical work helps the student to be prepared for the labour market after graduation. It is appreciated that stakeholders of the largest Lithuanian banks are in close touch with this college. The good network helps this programme enormously and puts this programme in a clear niche.
- The school could consider to take a more quantitative and analytical approach and further train students in the field of empirical analyses.
- Furthermore, there might be some additional topics to be considered and included in the programme, such as the developments in the technical and social environment and the changing banking business models.
- The practical training is well organized and students seem to have no substantial problems in finding practical work places. However, based on the recommendation of some stakeholders, the school might consider to start practical work already earlier (e.g. in the first year).
- Potential overlapping between the modules Banking Activities, Bank Accounting, Banking Activities Analysis and Bank Services are possible but are not systematically assessed. Feedback of the students seems to be the most important feedback in this area. The school might think about making this more systematically.

### Staff

- There seems to be a close and good relationship between the teachers and the students. The teaching staff seems to be on a good level and also has the possibility for further development through seminars or similar forms.
- There is still room for improvement to develop more academic staff for (applied) scientific research activities and for trying to participate in the applied international research networks.
- It is appreciated that the competence of language skills has been improved and that many teachers have had the chance to go abroad for a week within the Erasmus programme.

However, there is still the necessity for further improvement of competence in English for some members of academic staff.

- There is only a very limited number of doctors who teach subjects (18 %). This might hamper a reflection of the latest achievements in science.

### **Facilities and Learning Resources**

- The infrastructure in general is good. Statistical package is available (SPSS), the Viko Bankas simulation tool is considered as a big plus for this programme, the computer quality is sufficient for the programmes used, there is intranet available (Moodle) and the library is good, including a sufficient number books in english (also in the banking field).
- For the future, the school might consider to get access to national and international statistical databases, such as Datastream, Bankscope, Amadeus or similiar.

### **Study Process and its assessment**

- In general, the School has developed a well-documented and well-publicised system for the organisation of student admission, the delivery of the programme and the assessment of its students.
- The students are positive about the programme and have realistic expectations related to their jobs after graduation and practical training.

### **Programme Management**

- The programme management leaders should put more attention to the vision and the long run sustainability of the progamme. For the future development of the programme, the school might consider to put more attention to create a systematic framework for the development of the programme and the improvement of programme management also taking into account long run sustainability of the programme and the necessities for stronger collaboration with similar programs in Lithuania and in international context.
- Round table discussions are highly appreciated but a more systematic framework for generalization of feedbacks from stakeholders would be further helpful.

## V. GENERAL ASSESSMENT

The study programme Banking study programme at Vilnius College (state code – 653N31002) is given **positive** evaluation.

*Study programme assessment in points by fields of assessment.*

No.	Evaluation Area	Evaluation Area in Points*
1.	Programme aims and learning outcomes	3
2.	Curriculum design	4
3.	Staff	3
4.	Material resources	4
5.	Study process and assessment (student admission, study process student support, achievement assessment)	4
6.	Programme management (programme administration, internal quality assurance)	3
	<b>Total:</b>	<b>21</b>

\*1 (unsatisfactory) - there are essential shortcomings that must be eliminated;

2 (satisfactory) - meets the established minimum requirements, needs improvement;

3 (good) - the field develops systematically, has distinctive features;

4 (very good) - the field is exceptionally good.

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