SCSCB 2008 In Pictures

Friday, April 18, 2008
3-5 PM
Keynote by Chris Baldwin
Since I left campus...

- 22 years
- 10 moves
- 9 homes
- 3 companies
- 1 marriage
- 2 wonderful children

Experiences Than I Could Have Imagined.
Great People Building Great Brands
Electronic Arts Strategic Proposal for 2004

Tiffany Wyszkowski
Shannon Zulauf
Ashley Nuzio
Amanda Kurban
Analysis Process

- Key Stakeholder Analysis
- Dominant Economic Characteristics
- Driving Forces
- Competitive Forces
- SWOT Analysis
Analysis Process

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- Key Stakeholder Analysis
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- SWOT Analysis
Identified issues

- Targeting more customers
- Societal Changes
- Product Innovation
Identified Issues

- Targeting more customers
- Societal Changes
- Product Innovation
Economic Situation

- Diversified Economy
  - Agricultural
  - Industrial
  - Services
- Asian Crisis
- Reforms in 2004
- Large GDP Growth

- Currently:
  - Large population
  - High oil prices
  - Inflation
  - High interest rates
### Economic Situation

Comparison of the Philippines and United States Economies

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Budget Balance as % of GDP</td>
<td>-1.18</td>
<td>-3.58</td>
<td>0.41</td>
<td>-5.74</td>
</tr>
<tr>
<td>Current Account as % of GDP</td>
<td>0.90</td>
<td>3.34</td>
<td>-0.90</td>
<td>-4.64</td>
</tr>
<tr>
<td>Current Account as % of GDP</td>
<td>-0.02</td>
<td>5.40</td>
<td>-2.74</td>
<td>-3.10</td>
</tr>
<tr>
<td>Debt Service as % of GDP</td>
<td>13.08</td>
<td>14.82</td>
<td>26.40</td>
<td>21.10</td>
</tr>
<tr>
<td>GDP per Head of Population</td>
<td>1,056.20</td>
<td>1,010.60</td>
<td>12,959.29</td>
<td>32,132.00</td>
</tr>
<tr>
<td>Inflation</td>
<td>6.40</td>
<td>5.98</td>
<td>2.50</td>
<td>2.10</td>
</tr>
<tr>
<td></td>
<td>7.04</td>
<td>3.14</td>
<td>1.04</td>
<td>0.70</td>
</tr>
</tbody>
</table>

The table above compares the key economic indicators of the Philippines and the United States between 1995-2001 and 2001-2006. The data shows a significant difference in GDP per head of population, with the Philippines having a much lower figure compared to the United States.
## Economic Situation

### Comparison of the Philippines and United States Economies

<table>
<thead>
<tr>
<th></th>
<th>Philippines</th>
<th>USA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Budget Balance as % of GDP</td>
<td>-1.48</td>
<td>0.48</td>
</tr>
<tr>
<td>Current Account as % of GDP</td>
<td>-3.34</td>
<td>3.34</td>
</tr>
<tr>
<td>Debt Service as % of Exports</td>
<td>-2.08</td>
<td>0.34</td>
</tr>
<tr>
<td>GDP per Head of Population</td>
<td>1,996.20</td>
<td>28,823.90</td>
</tr>
<tr>
<td>Inflation</td>
<td>5.00</td>
<td>1.04</td>
</tr>
</tbody>
</table>

Data for 1997-2006
Economic Situation

<table>
<thead>
<tr>
<th>Comparison of the Philippines and United States Economies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indicator</td>
</tr>
<tr>
<td>-----------</td>
</tr>
<tr>
<td>GDP Growth</td>
</tr>
<tr>
<td>Inflation Rate</td>
</tr>
<tr>
<td>Unemployment Rate</td>
</tr>
<tr>
<td>Trade Balance</td>
</tr>
<tr>
<td>Current Account</td>
</tr>
<tr>
<td>Fiscal Deficit</td>
</tr>
<tr>
<td>Public Debt</td>
</tr>
<tr>
<td>External Debt</td>
</tr>
</tbody>
</table>

Note: The table above shows a comparison of selected economic indicators between the Philippines and the United States.
- Serves 28 cities
- Increased revenues by 15%

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Price Close</td>
<td>79.50</td>
</tr>
<tr>
<td>Target Price</td>
<td>94.00</td>
</tr>
<tr>
<td>Beta</td>
<td>1.73</td>
</tr>
<tr>
<td>P/E</td>
<td>6.40</td>
</tr>
<tr>
<td>Quick Ratio</td>
<td>0.82</td>
</tr>
</tbody>
</table>
Thank You

Alexander J. Walthers, Siena College
Cheryl L. Buff, Siena College
Questions and Comments?

Thank You

Alexander J. Walter, Siena College
Cheryl L. Bolster, College
Questions and Comments?

Thank You

Dr. J. Walthers, Siena College

Nyl L. Buff, Siena College
Hypothesis

- "The American way of life—which is now virtually synonymous with suburbia—can run only on reliable supplies of dependably cheap oil and gas." — James Kunstler
- My hypothesis is that people move closer to work when oil becomes more expensive, and therefore leave the suburbs which are usually a significant distance from their place of employment.
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### Linear Regression

\[ Y = b_0 + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 X_4 + b_5 X_5 + b_6 X_6 + b_7 X_7 + b_8 X_8 + b_9 X_9 + b_{10} X_{10} \]

<table>
<thead>
<tr>
<th>Variable</th>
<th>Abbreviation</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>SA</td>
<td>Average monthly income in a city measured in $1000.00.</td>
</tr>
<tr>
<td>2</td>
<td>PMP</td>
<td>The average monthly income in a city measured in $1000.00.</td>
</tr>
<tr>
<td>3</td>
<td>NRT</td>
<td>The average monthly income in a city measured in $1000.00.</td>
</tr>
<tr>
<td>4</td>
<td>HHA</td>
<td>The average monthly income in a city measured in $1000.00.</td>
</tr>
<tr>
<td>5</td>
<td>NRT</td>
<td>The average monthly income in a city measured in $1000.00.</td>
</tr>
<tr>
<td>6</td>
<td>NRT</td>
<td>The average monthly income in a city measured in $1000.00.</td>
</tr>
<tr>
<td>7</td>
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<td>The average monthly income in a city measured in $1000.00.</td>
</tr>
<tr>
<td>8</td>
<td>NRT</td>
<td>The average monthly income in a city measured in $1000.00.</td>
</tr>
<tr>
<td>9</td>
<td>NRT</td>
<td>The average monthly income in a city measured in $1000.00.</td>
</tr>
<tr>
<td>10</td>
<td>NRT</td>
<td>The average monthly income in a city measured in $1000.00.</td>
</tr>
</tbody>
</table>
Linear Regression

\[ Y = \beta_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + u_i \]

<table>
<thead>
<tr>
<th>Variable</th>
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</tr>
</thead>
<tbody>
<tr>
<td>( Y )</td>
<td></td>
<td>Average commute time to work, defined as the average number of minutes residents in a city require for a one-way trip to work.</td>
</tr>
<tr>
<td>( X_2 )</td>
<td>POIL</td>
<td>The average 'pump' price of gasoline in a city, including all taxes.</td>
</tr>
<tr>
<td>( X_3 )</td>
<td>POP</td>
<td>The population density in a city, defined as the number of residents per square mile of area.</td>
</tr>
<tr>
<td>( X_4 )</td>
<td>INCOME</td>
<td>The median income of all households in a city.</td>
</tr>
<tr>
<td>( X_5 )</td>
<td>HOUSE</td>
<td>The percentage of total housing units in a city that are rented by the occupant.</td>
</tr>
<tr>
<td>( X_6 )</td>
<td>TRANSP</td>
<td>The percentage of the population in a city that commutes using mass transit, using bus, light rail, subway, or ferry.</td>
</tr>
<tr>
<td>( X_7 )</td>
<td>CLIV</td>
<td>The cost of living in cities. This is the cost of living categories weighted subjectively as follows: housing: 30%, food: 15%, transportation: 10%, utilities: 6%, healthcare: 7%, miscellaneous such as clothing, services, entertainment: 32%.</td>
</tr>
</tbody>
</table>
Linear Regression

\[ Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \cdots + \beta_n X_n + \epsilon \]

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<thead>
<tr>
<th>Variable</th>
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</tr>
</thead>
<tbody>
<tr>
<td>DBS</td>
<td>The average daily rainfall in a city, in millimeters</td>
</tr>
<tr>
<td>POP</td>
<td>The percentage of population in the city, in percentage</td>
</tr>
<tr>
<td>OCC</td>
<td>The number of full-time employees in the city, in thousands</td>
</tr>
<tr>
<td>MUD</td>
<td>The rate of mudslides in the city, in events per year</td>
</tr>
<tr>
<td>TUR</td>
<td>The percentage of unincorporated areas in the city, in percentage</td>
</tr>
<tr>
<td>GROW</td>
<td>The growth rate of the city, in percent per year</td>
</tr>
<tr>
<td>PNR</td>
<td>The average number of residents in a city, in thousands</td>
</tr>
</tbody>
</table>

Distribution: Normal
Key Stakeholders & Mission/Vision

- Customer
  - Pre Retiree, Retiree, & Small Business Owners
- Financial
  - Financial advisors, partners, Business Product Partners e.g. American Funds
- Internal Process
  - St. Louis compliance Office, Branch Office Assistant
- Learning & Growth
  - Recruiting Team
  - Mission - To become the best retail firm in the
  - Vision – Grow to have 20,000 financial advisors
SWOT Analysis

- **Strengths**
  - Customer-based
  - Face-to-face service
  - 4th largest brokerage firm

- **Weaknesses**
  - Not on the internet
  - Lack of advertising
  - Small range of demographics

- **Opportunities**
  - Expand into the online market
  - Attract new types of customers

- **Threats**
  - Online brokerage firms such as eTrade
  - Discount brokers (e.g., Charles Schwab)
Threats
- Attract new types of customers
- Expand into the online market

Opportunities
- Small range of demographics
- Lack of advertising
- Not on the Internet

Weaknesses
- 4th largest brokerage firm
- Face-to-face service
- Customer-based

Strengths

SWOT Analysis
SWOT Analysis

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- **Threats**
  - Online brokerage firms
  - Discount brokers e.g. Century 21
Identify the Key Success Factors of the Industry

- Convenient Locations
- Talented workforce
- Keeping up with technology
- Courteous personalized customer service
Pick a generic Competitive Strategy

- Broad Differentiation Strategy
  - Expand demographically
  - Expand geographically
  - Attract a wider range of customers
  - Increase breadth of product line
Pick a generic Competitive Strategy

- Broad Differentiation Strategy
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  - Expand geographically
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During their freshman year, young adult cardholders do not pay off their balances full each month. Many open up new credit cards to pay off existing card debt.
Credit Cards & College Population

- 83% of all undergraduates in 2001 had at least one credit card, with the average student carrying four credit cards at any one time.

- Used to pay for educational needs such as textbooks, tuition and transportation.

- Some students abuse the idea of buying on credit and purchase novelty items.
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Methodology & Data Collection

- Sample Size: 107
- 29 Freshmen
- 29 Sophomores
- 24 Junior
- 25 Senior
Methodology & Data Collection

- Sample Size: 107
- 29 Freshmen
- 29 Sophomore
- 24 Junior
- 25 Senior
Methodology & Data Collection

- Sample Size: 107
- 29 Freshmen
- 29 Sophomore
- 24 Junior
- 25 Senior

Any Relationships or Problems?
Conclusion

Compared to the population and sample does not have as much of a problem with crime.
Conclusion

- Compared to other populations, our sample shows much lower levels of a particular problem.
Conclusion

- Compared to the population, our sample shows a rate of 83% of people applying for public assistance.
Hypothesis:

- The less young people have in their lives, the more likely they are to become pregnant.

- Teen pregnancy is far more determined by ones economic status and perception.
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Equation:

- **Regression Formula:**
  \[ Y = \beta_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + \beta_5 x_5 + \beta_6 x_6 + \beta_7 x_7 + \mu_1 \]

- **Definitions:**
  - \( \beta_2: \text{PerPovety} \) = Percent of the County living in poverty
  - \( \beta_3: \text{BA} \) = Percent of the County with a B.A.
  - \( \beta_4: \text{Unempoy} \) = Percent Unemployment for the county
  - \( \beta_5: \text{FamDisFun} \) = Family Dysfunction (in index)
  - \( \beta_6: \text{nonWhite} \) = Percent of the County that is non-white
  - \( \beta_7: \text{HNY} \) = Percent of the county enrolled in Healthy New York
Data:

- 62 counties in New York State

- Collected mainly by the U.S. Census Bureau and New York State Department of Health

- Cross sectional reported in percent except for family dysfunction (index)
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- 62 counties in New York State

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- Cross-sectional reported in percent except for family dysfunction (index)
### Summary of Statistics:

<table>
<thead>
<tr>
<th></th>
<th>Mean</th>
<th>Standard Deviation</th>
<th>Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>Y</td>
<td>0.007</td>
<td>0.003</td>
<td>0.01 - 0.17</td>
</tr>
<tr>
<td>PerPoverty</td>
<td>0.121</td>
<td>0.038</td>
<td>0.045 - 0.282</td>
</tr>
<tr>
<td>BA</td>
<td>0.215</td>
<td>0.082</td>
<td>0.115 - 0.494</td>
</tr>
<tr>
<td>Unempoly</td>
<td>0.044</td>
<td>0.007</td>
<td>0.034 - 0.065</td>
</tr>
<tr>
<td>FemDiv</td>
<td>48.0</td>
<td>17.1</td>
<td>2.77 - 95.5</td>
</tr>
<tr>
<td>Male</td>
<td>100.0</td>
<td>10.7</td>
<td>1.3 - 504</td>
</tr>
<tr>
<td>HNY</td>
<td>0.016</td>
<td>0.026</td>
<td>0.000 - 0.132</td>
</tr>
</tbody>
</table>
1) Market Economics
2) Success Skills
3) Entrepreneurship
4) Financial Literacy
5) Business Ethics
Siena College

SIFE

1) Market Economics
2) Success Skills
3) Entrepreneurship
4) Financial Literacy
5) Business Ethics