

Sustainable Development in Economic Sciences 2020

Subjects, learning methods and action
competences in courses at Swiss universities

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While every effort has been made to ensure that the information in this publication is correct, WWF Switzerland and its representatives give no guarantee that the information contained in this report is complete, accurate or up to date. WWF Switzerland is in contact with some of the people in charge of the courses evaluated. However, WWF Switzerland ensures that the listed study programmes are assessed in an objectively transparent manner by applying strict and clear methodology and by implementing monitoring processes. More information on data collection can be found in the report. Our evaluations are based on information provided by the persons in charge of the courses. If information is missing, it is worth enquiring directly at the relevant university.

We would like to thank the course directors for the information and feedback provided.

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Management summary

Initial situation and aim

Courses in Economic Sciences are of great importance for Sustainable Development. Around 15 percent of all students in Switzerland choose a course with an emphasis on Economics – many of these students will go on to become important specialists and managers.

Following the pilot study in 2018, WWF Switzerland wanted to find out to what extent sustainability is now anchored in courses in Economic Sciences and discover what changes have taken place in relation to 2018. Once again, all courses of study at Swiss universities in which Economic Sciences represents at least 50% of the course content have been examined.

Methodical procedure

Of the 121 course directors contacted in spring 2020, 111 completed the online survey in full or in part. The following details were collected:

- the sustainability topics covered, time period and level of integration
- the proportion of time spent on practical learning methods
- the shaping competences promoted that are related to sustainability
- the subjective assessment of the degree programme and inhibiting or supporting factors, as well as information on any plans for the future development of the course

The underlying data comes from written self-declarations from the course directors. In order to draw a comparison with 2018, 72 study programmes have been included that participated in both surveys.

Main results

An analysis of the data supports the following statements:

- On average, 35 percent of **sustainability topics** were covered on compulsory courses and 50 percent on optional courses over an extended period of time (more than 14 hours of study time/topic, corresponds to $> \frac{1}{2}$ ECTS). On optional courses, considerably more sustainability topics are covered over an extended period of time than on compulsory courses. In *Banking & Finance*, sustainability topics are covered less extensively on compulsory courses than in other fields of study.
- When sustainability topics are covered on compulsory courses, **learning methods** that strongly **promote shaping competences** are used on average one third of the time. The proportion is slightly higher on optional courses. The proportion is higher on *Business Administration* courses than in other fields of study, higher at universities of applied sciences than at universities, and slightly higher on Master's degree programmes than on Bachelor's degree programmes.
- Most **shaping competences** (skills related to Sustainable Development) are promoted to approximately the same extent. Significantly less emphasis is placed on *value-based, social and emotional skills*. On *Economics* and *Banking & Finance* courses, the competences are not as strongly promoted as on *Business Administration* and *Economic Sciences* courses.
- In their **self-assessment**, the vast majority of course directors assess the anchoring of sustainability on their course as *good* or *very good*. *Lack of financial or personal resources* is cited as the

most important **inhibiting factor**, while the most important **supporting factor** is *support from faculty or university management*.

- In terms of **personal goals**, almost 40 percent of course directors stated that sustainability should be strongly or very strongly anchored in the development of their courses over the next two to four years, and more than half said that this anchoring would be moderate.
- In **2020**, significantly more courses than in **2018** cover sustainability topics over an extended period of time. This applies to both levels and both types of higher education institution.

Conclusion

The anchoring of sustainability in courses in Economic Sciences in Switzerland has clearly increased over the last two years. However, given the need for a transformation to a sustainable economy, far-reaching reforms of courses are called for: sustainability should be recognised and used as a central guiding concept. The relevant sustainability topics should be taught over a sufficient period of time, and shaping competences related to sustainability should be promoted in greater depth by means of practical learning methods. This is only possible by means of inter- and transdisciplinary course development. WWF recommends taking advantage of the opportunity offered by many upcoming course reforms to anchor Sustainable Development and the related topics, ways of thinking, perspectives, methods and skills, into courses in Economic Sciences, especially compulsory courses, in a consistent and in-depth manner.

Recommendations

Based on the analysis of the data collected, WWF Switzerland makes the following recommendations:

For faculty/department heads:

- Faculty development strategy: anchor sustainability into courses as a guiding concept, set goals and guidelines
- Provide resources that promote inter- and transdisciplinarity and cooperation among lecturers (Sustainability Commission, Education for Sustainable Development (ESD) working group, as well as professional and didactic further training courses for lecturers)
- Include learning objectives and shaping competences in the field of sustainability in the internal quality assurance system

For course directors:

- Further development of study programmes and revision of the curricula: formulate clear learning goals and shaping competences in the area of sustainability
- Include more sustainability topics on compulsory courses throughout the study programme. Reserve sufficient study time for this and integrate sustainability topics into the study programme in greater depth
- Plan more learning projects that promote shaping competences (e.g. real projects, service learning, etc.). Set aside sufficient study time for this

For lecturers:

- Allow sufficient time to cover the sustainability topics relevant to the module or course
- Use learning methods that promote shaping competences (e.g. real projects, service learning, etc.). Also encourage value-based, social and emotional skills
- Ensure greater inter- and transdisciplinary cooperation in the field of sustainability, e.g. via student projects or theses

Introduction

Situation

The transformation to a sustainable economy is central to Sustainable Development. Whatever the global problem, be it global warming, the rapid loss of biodiversity, growing migration flows or the increasing risk of far-reaching socio-economic crises, the economy and its development always play a central role.

Economic Sciences are one of the most formative influencing factors: as a generator of knowledge and insights through research, as a source of inspiration through joint innovations by universities and companies, as a provider of further training for specialists and managers – but above all in teaching, as an educational institution that imparts the necessary specialist knowledge, shapes economic thinking and promotes skills among its students. Around 15 percent of all students in Switzerland choose to study a course with an economic focus – many of these students will go on to become influential specialists and managers in business, administration and politics.

Business Administration and Economics courses are equally important. In line with the rapidly growing importance of finance, *Banking & Finance* is increasingly establishing itself as a third field of study (sub-discipline) within Economic Sciences.

WWF Switzerland has been involved in the teaching of Economic Sciences for four years now – with workshops, conferences and info mails for course directors, lecturers and students, with partnership projects in teaching and with surveys such as this one.

Objectives

Following the pilot study in 2018, WWF Switzerland wanted to find out by means of a survey to what extent sustainability is anchored in courses in Economic Sciences in 2020 and discover what changes have taken place. Two publications are based on the results of the survey:

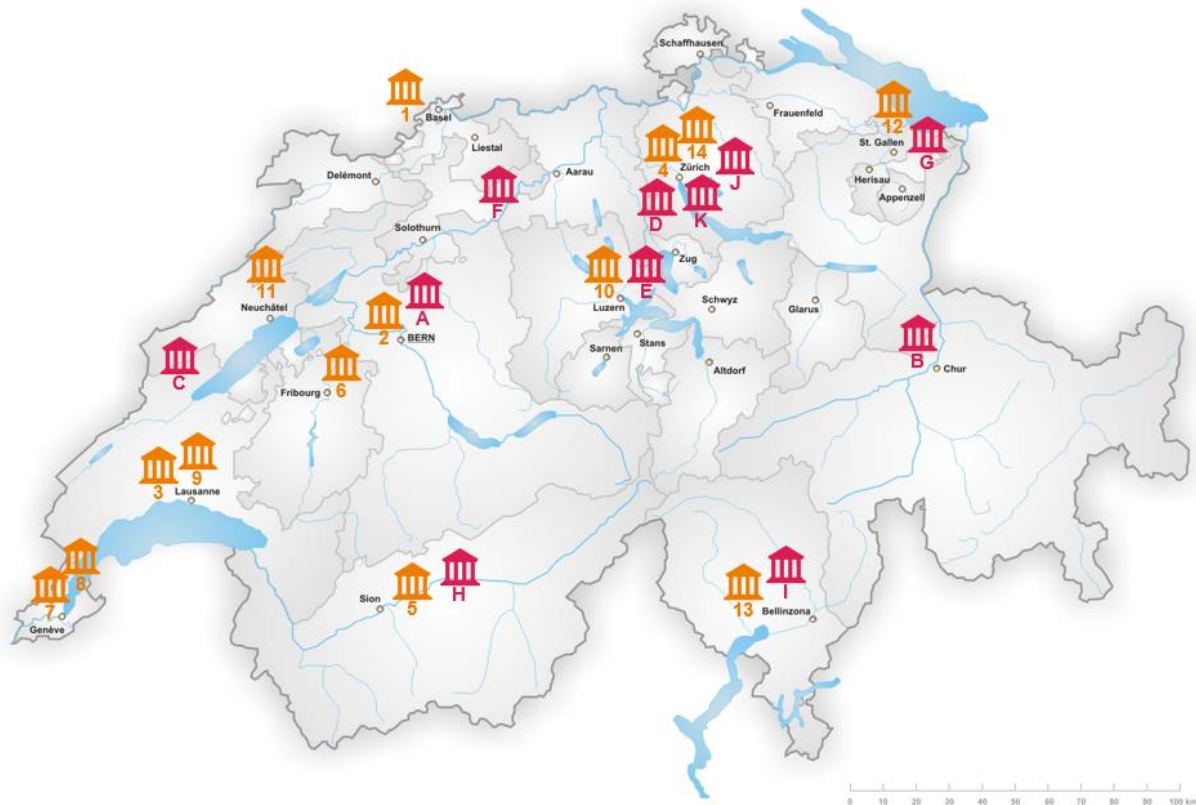
- The **Study Guide** (German/French/English) for prospective students with information on the amount of time devoted to sustainability topics and the breakdown of hours spent on theoretical and practical learning methods for each course
- This **report** (German/French/English) presenting an overall quantitative analysis of the current situation and a comparison with the situation in 2018

The survey had the following objectives:

- To collect data in order to present individual study programmes in the study guide – as a source of information for prospective students
- To obtain quantitative documentation on the current overall situation in Switzerland
- To enable a quantitative comparison with 2018
- To collect basic data for WWF's internal evaluation of the achievement of objectives
- To collect data and information as a basis for recommendations and communication

Selection of study programmes and sample size

The aim was to carry out a complete survey of all courses in Economic Sciences in Switzerland. The following map gives an overview of all universities in Switzerland that offer courses in Economic Sciences. The orange symbols represent universities, the red symbols universities of applied sciences. The relevant table lists the number of Bachelor's and Master's degree programmes in Economic Sciences (combined), Business Administration, Economics and Banking & Finance for each university.



N° Universities	Bachelor	Master	Combi	BA	Econ	B&F
1 Universität Basel	1	1.5	2	0	0.5	0
2 Universität Bern	2	5.5	1	3	3.5	0
3 Ecole polytechnique fédérale de Lausanne (EPFL)	0	2	0	1	0	1
4 Eidgenössische Technische Hochschule Zürich (ETHZ)	0	1.5	1	0	0	0.5
5 Stiftung Universitäre Fernstudien Schweiz (feruni.ch)	2	0	1	0	1	0
6 Université de Fribourg	3	6	1	4	3	1
7 Université de Genève	2	7	1	2	4	2
8 Graduate Institute Geneva (Institut de hautes études internationales et du développement, IHEID)	0	1	0	0	1	0
9 Université de Lausanne	2	5	1	2	2	2
10 Universität Luzern	1	1	2	0	0	0
11 Université de Neuchâtel	3	5	2	3	2	1
12 Universität St. Gallen	2	10	0	6	4	2
13 Università della Svizzera italiana (USI)	1	7	3	1	2	2
14 Universität Zürich	1	1.5	2	0	0	0.5
N° Universities of applied sciences	Bachelor	Master	Combi	BA	Econ	B&F
A Berner Fachhochschule (BFH)	2	2	0	4	0	0
B Fachhochschule Graubünden	3	1	0	4	0	0
C HES-SO Haute école spécialisée de Suisse occidentale	3	1	0	4	0	0
D Kalaidos Fachhochschule	6	2	1	6	0	1
E Hochschule Luzern (HSLU)	2	4	0	4	0	2
F Fachhochschule Nordwestschweiz (FHNW)	3	1	0	4	0	0
G Fachhochschule Ostschweiz (FHO) - FHS St. Gallen, Hochschule für Angewandte Wissenschaften	1	1	0	2	0	0
H Fernfachhochschule Schweiz (FFHS)	1	1	0	2	0	0
I Scuola universitaria professionale della Svizzera italiana (SUPSI)	2	1	0	3	0	0
J Zürcher Fachhochschule (ZFH) - Zürcher Hochschule für Angewandte Wissenschaften (ZHAW)	2	5	0	5	0	2
K Zürcher Fachhochschule (ZFH) - Hochschule für Wirtschaft (HWZ)	2	1	0	3	0	0

The survey took into account all the courses in Economic Sciences at Switzerland's recognised universities and universities of applied sciences. Business schools were only considered if they are accredited in Switzerland. A distinction was made between four fields of study/sub-disciplines:

- Business Administration
- Economics
- Economic Sciences (combination of Business Administration/Economics)
- Banking & Finance

Interdisciplinary courses (e.g. including commercial law or international relations) were taken into account if the proportion of economics represents at least 50 percent of the course content. Courses of study with a technical focus (e.g. business information technology) were excluded.

The people in charge of the courses (mostly course directors) were interviewed for a total of 121 courses of study. Responses to the survey were submitted in relation to 111 study programmes, but the survey was not completed in full for five of these (response rate: 91.7 percent). The ten courses for which the survey was not completed are all offered by universities (3 Bachelor's and 7 Master's degree programmes, see Annex II).

In order to draw a comparison with 2018, 72 study programmes were evaluated that participated in both surveys. Since the 2018 survey methodology was less detailed, a direct comparison is only possible for sustainability topics, but not for learning methods and shaping competences. As far as sustainability topics are concerned, the shorter time intervals considered in 2018 were made comparable with the 2020 figures by adding several steps to the study time available for each topic.

Survey methodology and areas

The underlying data for the full survey is taken from the online survey "Sustainable Development in Economic Sciences 2020". This survey was sent out in German, French or English to the heads of the 121 courses in Economic Sciences during the survey period from January to April 2020. Information on the survey was communicated as follows:

Early January 2020	E-mail sent to course directors, faculty and department heads and staff responsible for sustainability
Early February 2020	Survey sent by e-mail to course directors, separate information e-mail sent to faculty and department heads and staff responsible for sustainability
Mid-February to mid-April 2020	Incoming data sent back for validation, several reminders carried out by e-mail and telephone
End of April 2020	Survey phase completed

Course directors were asked about the following areas:

Sustainability topics

- Time devoted to topics on compulsory and optional courses
- Integration level on compulsory courses

Learning methods to promote shaping competences

- Percentage of time spent on this type of learning method on compulsory and optional courses

Shaping competences related to sustainability

- Extent to which such shaping competences are promoted
- Assessment of shaping competences

Personal assessment, inhibiting and supporting factors and future development

The interviewees were provided with the **Supplement** (German/French/English) containing descriptions of topics, learning methods and shaping competences.

The following points should be noted for the interpretation of the results: the significance of the results largely depends on whether or not the answers given closely reflect reality. The survey appealed to the scientific ethos of participants and asked them to complete the survey to the best of their knowledge and belief. The principle of trust applies to the survey results.

It should also be noted that many course directors and lecturers are only marginally concerned with didactics, the promotion of shaping competences and education for Sustainable Development, and may not have paid attention to the explanations in the supplement. On the basis of the feedback received, it can be assumed that this may have tended to lead to optimistic assessments of the integration level, the learning methodology and the promotion and assessment of shaping competences.

Evaluation and presentation of the results

All available quantitative data was successfully evaluated. Data from four study programmes does not represent the entire study programme. The data material was evaluated according to the following aspects:

- **Field of study/sub-discipline:** Business Administration, Economics, Economic Sciences (combined Business Administration/Economics), Banking & Finance
- **Compulsory and optional courses**
- **Level:** Bachelor, Master
- **Type of higher education institution:** university, university of applied sciences

Since not all respondents filled out the entire survey, the sample sizes vary for different parts of the survey. The freely formulated responses (additions and remarks) requested in several places did not result in any overlaps and have therefore been omitted.

All data is given in the form of percentages. With the exception of the last two sections (comparison with 2018 and self-assessment and outlook), the sum of the two highest categories (time categories or levels) is always presented. The underlying unit in each case is “proportion of courses” and in some cases “proportion of sustainability topics”.

Results – sustainability topics

Introduction

Topics relevant to sustainability were identified from specialist literature and teaching materials and validated by lecturers. The list of topics from 2018 has been modified slightly and new topics have been added. Questions were asked about different subjects and numbers of subjects for the various fields of study:

- Business Administration: 12 subject areas
- Economics: 10 subject areas
- Economic Sciences: 20 subject areas (all Business Administration/Economics topics)
- Banking & Finance: 9 subject areas

A description of the topics can be found in the [Supplement](#).

The **study time available per subject** was assessed on a five-point scale:

0 hrs (0 ECTS), 0.1-6 hrs (0.1-0.2 ECTS), 6.1-14 hrs (0.3-0.5 ECTS), 14.1-28 hrs (0.5-1 ECTS), >28 hrs (>1 ECTS). The graphs below show the sum of the two highest levels (14.1-28 hrs and > 28 hrs). Consequently, the data collected cannot be used to draw any conclusions about the total amount of study time available for covering sustainability topics.

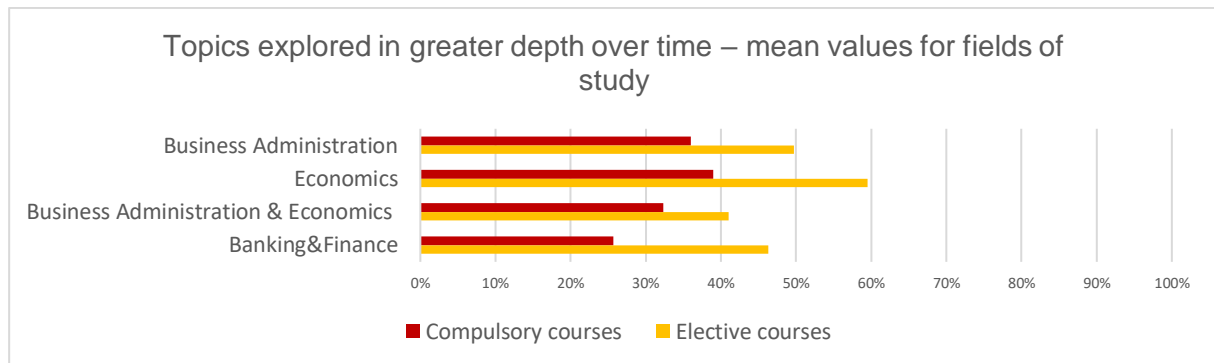
The survey recorded this data separately for compulsory and optional courses. It should be noted that there are 6 study programmes which consist of compulsory courses only, and 7 which are made up of optional courses only.

For the compulsory courses, a qualitative parameter was recorded in addition to the quantitative time data: the **level of integration** – the extent to which sustainability topics are integrated into the course. A distinction is made between four levels (based on Bellina, Tegeler, Müller-Christ, & Potthast, 2018):

- “No integration”: the subject area is not integrated into the course.
- “Add-on”: the subject area has been added to existing content without any substantial changes.
- “Weave through”: the subject area has been integrated into the existing content in such a way that the content has changed. The subject area is “woven” into the overall content of the course and is not considered in isolation.
- “Built in”: the subject area has been implemented into a course of its own as an overall concept. An established subject has been reorganised for the benefit of the Sustainable Development topic.

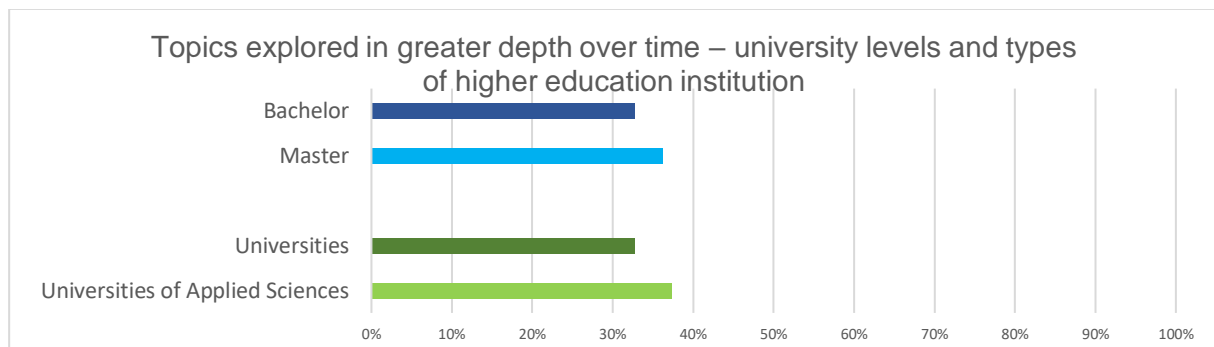
All fields of study

On average, 35 percent of sustainability topics were covered on compulsory courses and 50 percent on optional courses over an extended period of time (more than 14 hours of study time/topic, corresponds to >½ ECTS). A comparison of the fields of study shows that in *Banking & Finance*, the proportion of courses that cover sustainability topics over an extended period of time on compulsory courses is lower than in other fields of study:



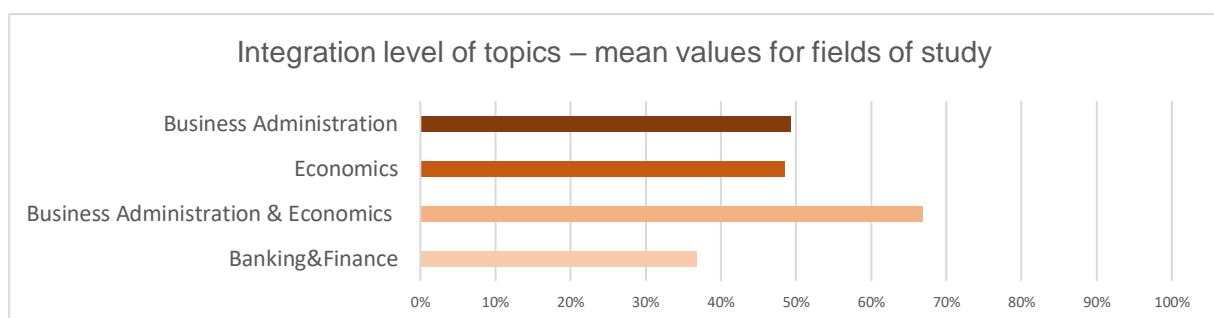
Proportion of topics with more than 14 hours of study time (> ½ ECTS)/topic (compulsory: N=103, optional: N=104, reason: some courses of study have only compulsory or only optional courses)

Master's degree programmes spent slightly longer covering the individual sustainability topics on average than Bachelor's degree programmes, despite the fact that Bachelor's degree programmes last longer (usually 6 semesters) than Master's degree programmes (2-4 semesters). The proportion of courses that cover sustainability topics more extensively is higher at universities of applied sciences than at universities:



Proportion of subjects with more than 14 hours of study time (> ½ ECTS/topic) (compulsory courses only; N=103)

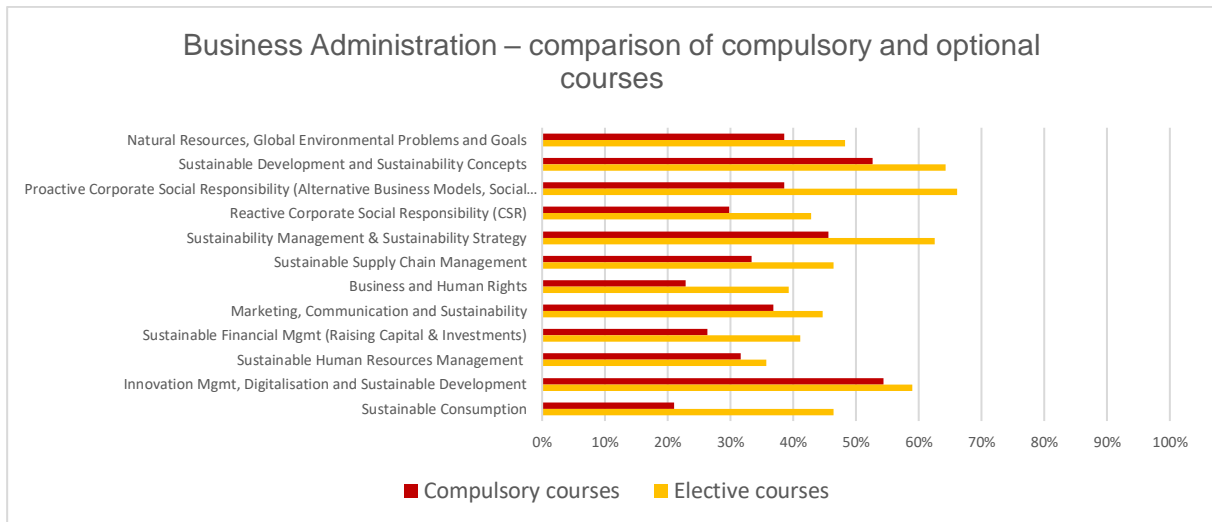
On average, 50 percent of courses have a high level of integration of sustainability topics. Integration of these subjects is often better on courses in Economic Sciences (combination of Business Administration/Economics) and less frequently so in Banking & Finance:



Proportion of courses with *Weave through* or *Built in* integration level (compulsory courses only; N=103)

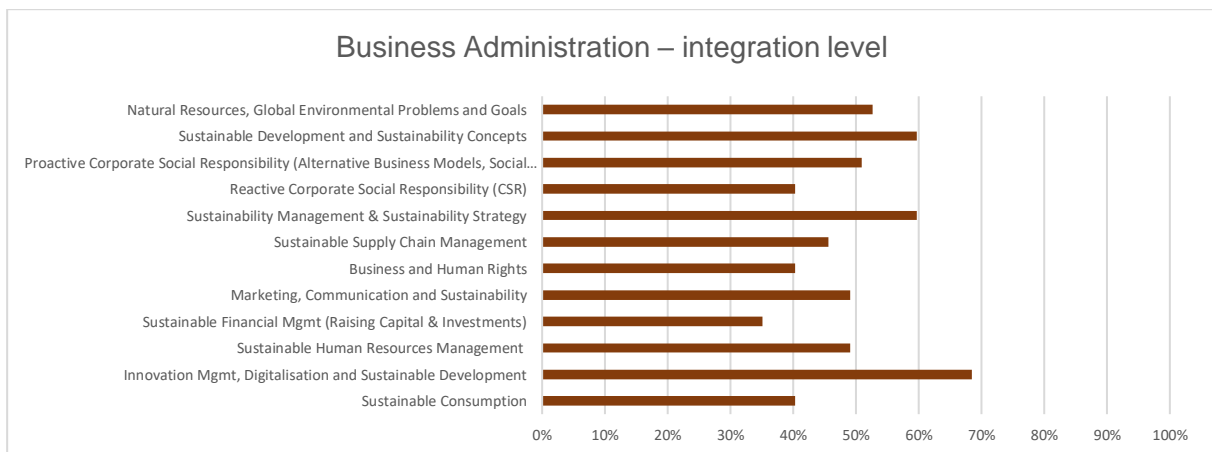
Business Administration

In Business Administration, basic topics (*Natural Resources, Environmental Problems and Goals; Sustainable Development and Sustainability Concepts*) are covered on average over an extended period of time than topics such as *Business and Human Rights* or *Sustainable Consumption*:



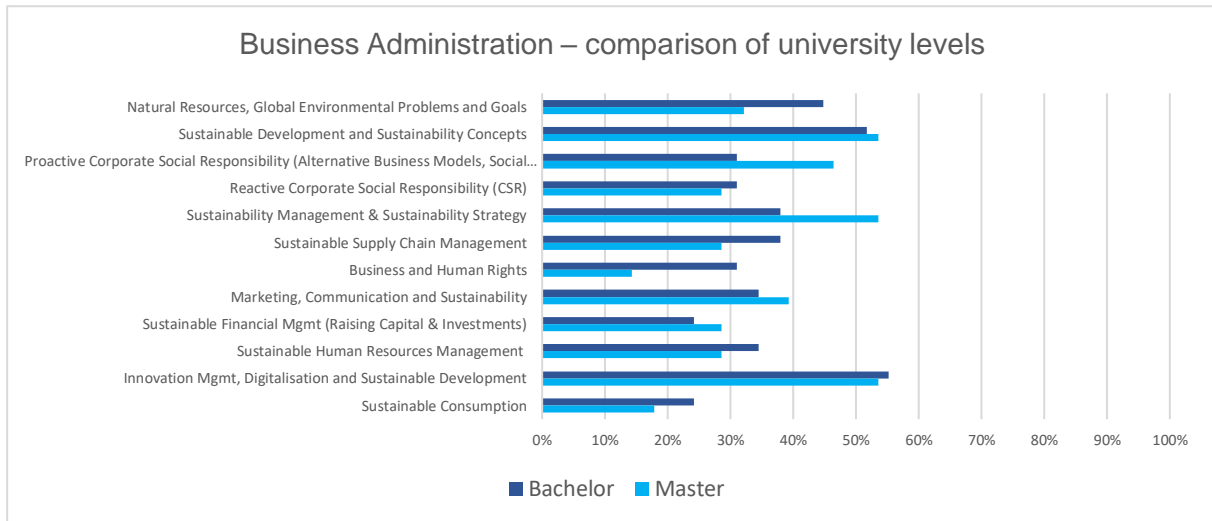
Proportion of courses with more than 14 hours of study time/topic (> ½ ECTS) (compulsory: N=57; optional: N=56)

The topics *Innovation Management, Digitalisation and Sustainable Development, Sustainable Development and Sustainability Concepts* as well as *Sustainability Management & Sustainability Strategy* most frequently involve a more extensive level of integration. *Sustainable Financial Management* is the least frequently integrated.



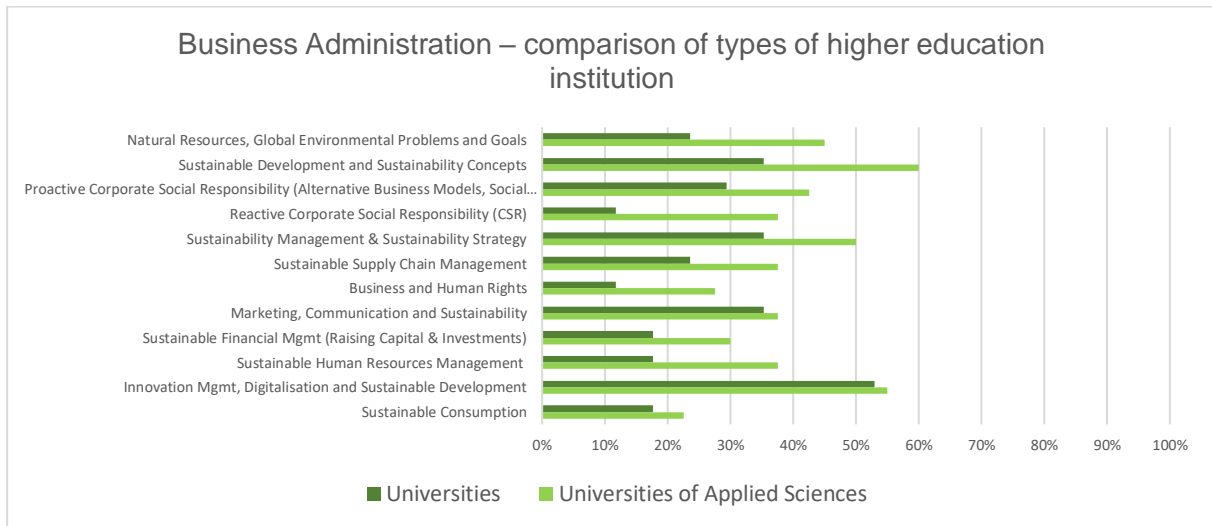
Proportion of courses with *Weave through* or *Built in* integration level (compulsory courses only, N=57)

The introductory subject *Natural Resources, Global Environmental Problems and Goals* is explored in depth more often on Bachelor's degree programmes than on Master's degree programmes. The topics of *Sustainability Management & Sustainability Strategy* as well as *Proactive Corporate Social Responsibility* are explored in depth more often on Master's degree programmes than on Bachelor's degree programmes:



Proportion of courses with more than 14 hours of study time/topic (> 1/2 ECTS) (compulsory courses only, Bachelor: N=29; Master N=28)

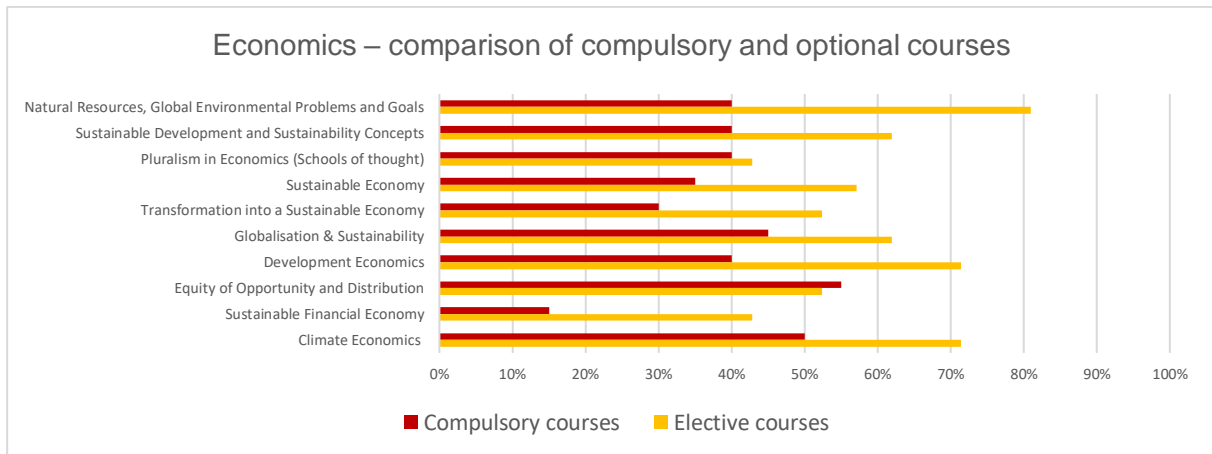
Courses at universities of applied sciences often cover all sustainability topics in depth over a more extended period of time than courses at universities – and this is particularly true of “*Understanding Sustainability & Sustainability Concepts*”:



Proportion of courses with more than 14 hours of study time/topic (> 1/2 ECTS) (compulsory courses only, universities: N=17, universities of applied sciences: N=40)

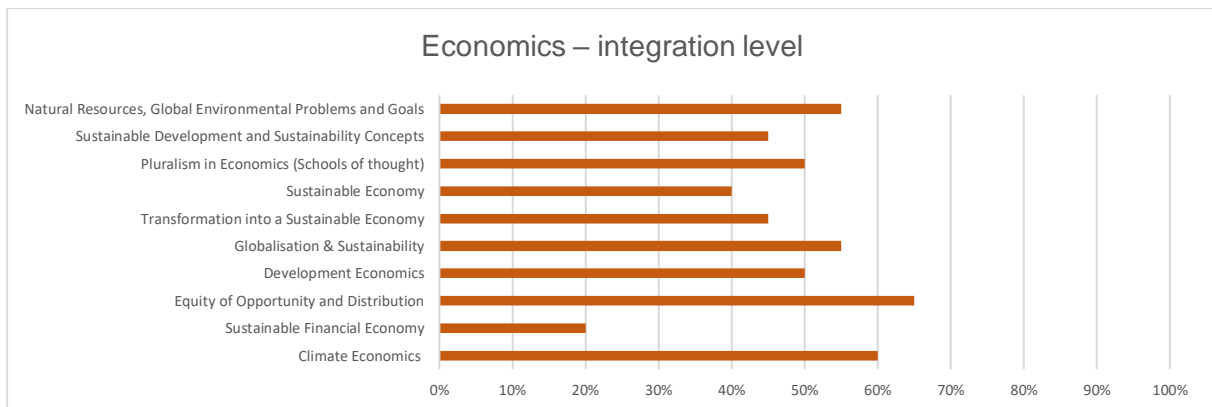
Economics

Topics covered over an extended period of time on compulsory courses in Economics are, in particular: *Equity of Opportunity and Distribution; Economy of the Environment, Resources and Climate* as well as *Globalisation & Sustainability*. On optional courses, a comparatively large amount of study time is available, especially for *Natural Resources, Global Environmental Problems and Goals*:



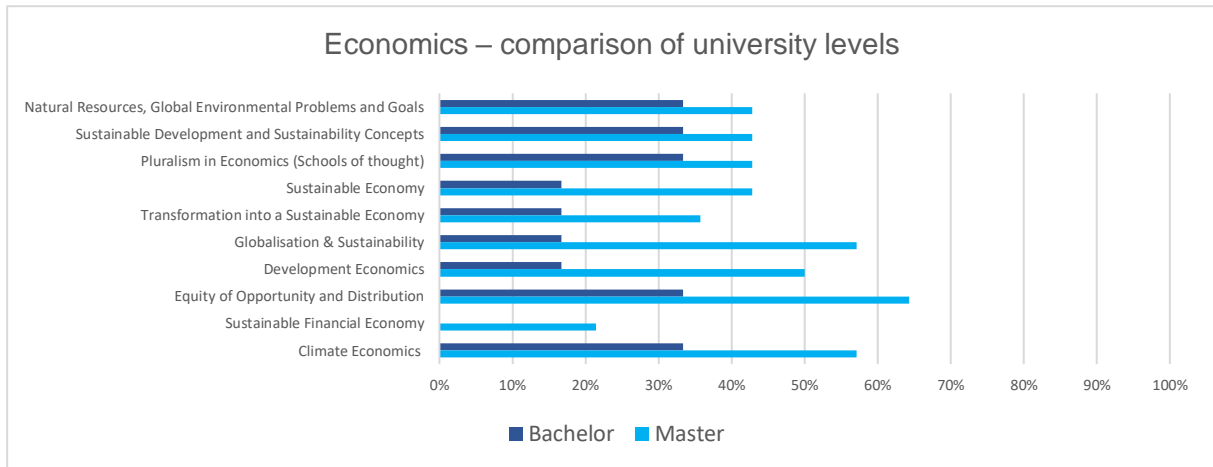
Proportion of courses with more than 14 hours of study time/topic (> ½ ECTS) (compulsory: N=20; optional: N=21)

In Economics, the topic of *Equity of Opportunity and Distribution* is the best integrated and *Sustainable Financial Economy* is the least well integrated:



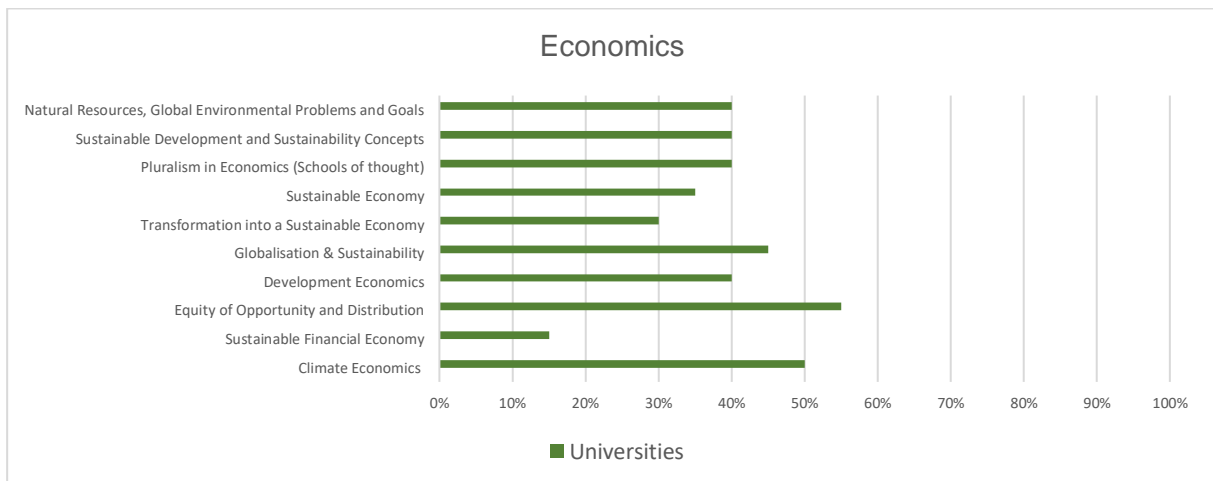
Proportion of courses with *Weave through* or *Built in* integration level (compulsory courses only, N=20)

On Master's degree programmes in Economics, all topics are covered over a more extended period of time than on Bachelor's degree programmes. This applies in particular to *Equity of Opportunity and Distribution*:



Proportion of courses with more than 14 hours of study time/topic (> ½ ECTS) (compulsory courses only, Bachelor: N=6; Master N=14)

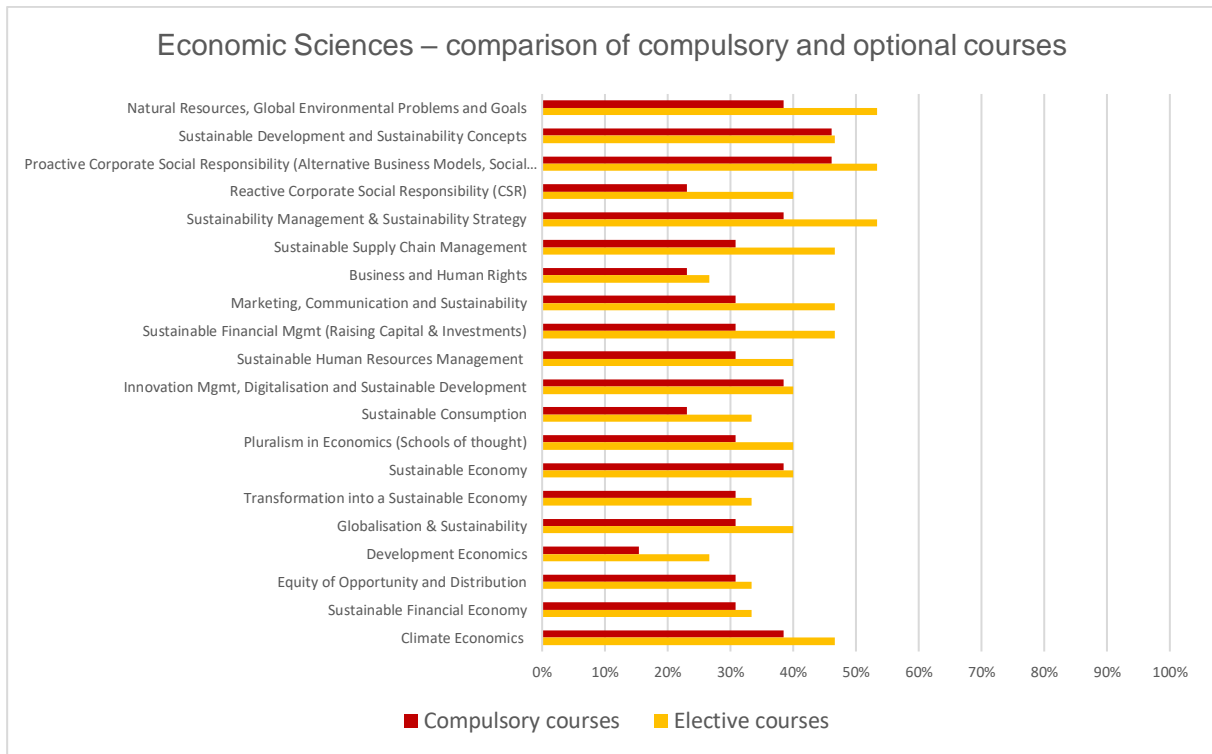
Overall, the topic of *Equity of Opportunity and Distribution* is covered over the most extended period of time on Economics courses and the topic of *Sustainable Financial Economy* is the least extensively covered:



Proportion of courses with more than 14 hours of study time/topic (> ½ ECTS) (compulsory courses only, N=20). Universities of applied sciences do not offer courses of study in Economics.

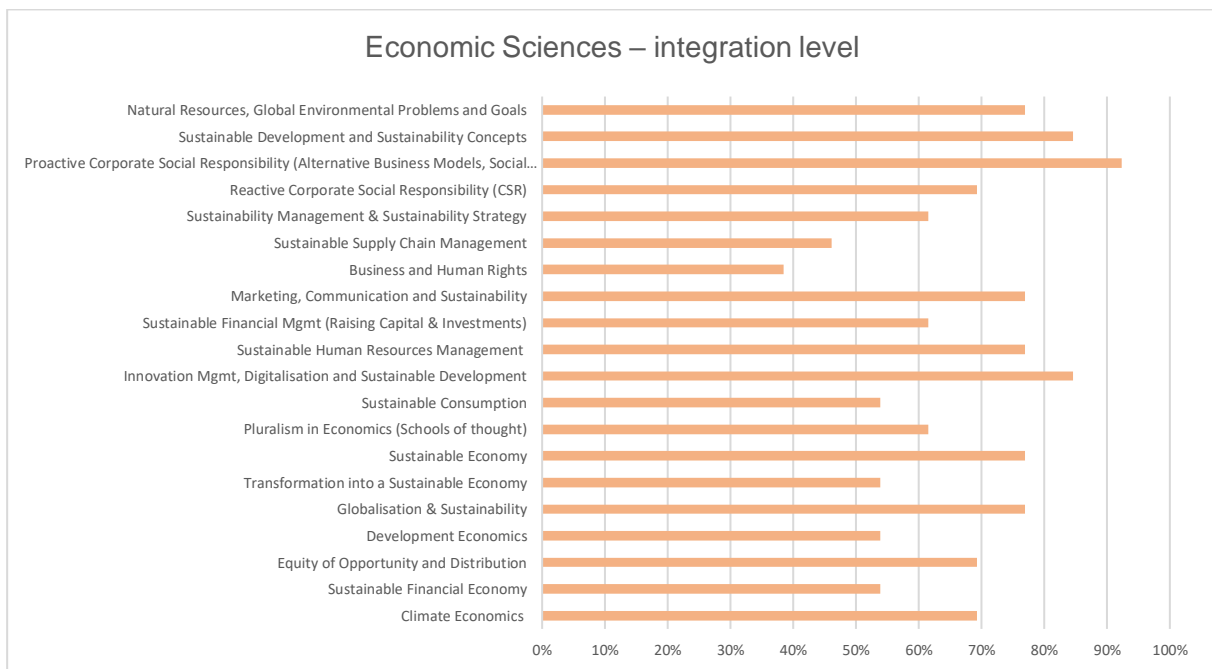
Economic Sciences

In Economic Sciences (combination of Business Administration/Economics) too, all sustainability topics are covered over an extended period of time on optional courses than on compulsory courses:



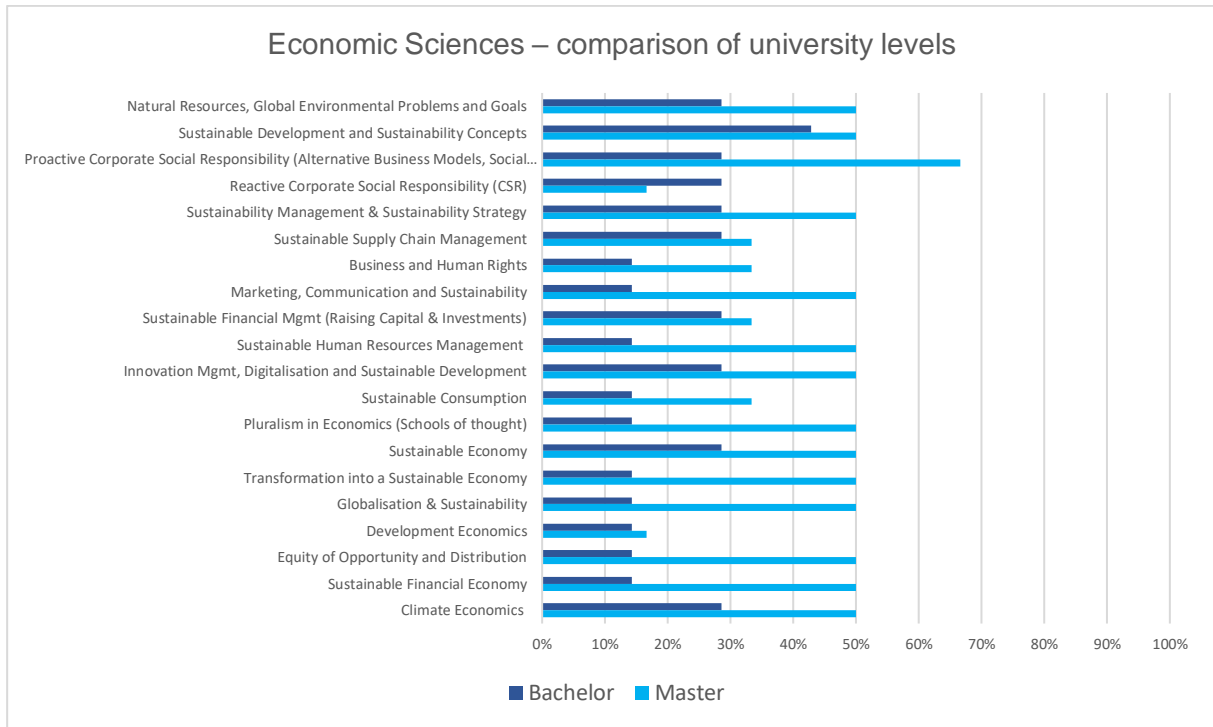
Proportion of courses with more than 14 hours of study time/topic (> ½ ECTS) (compulsory: N=13; optional: N=15)

The level of integration is highest in the area of *Proactive Corporate Social Responsibility* and lowest in the area of *Companies and Human Rights*:



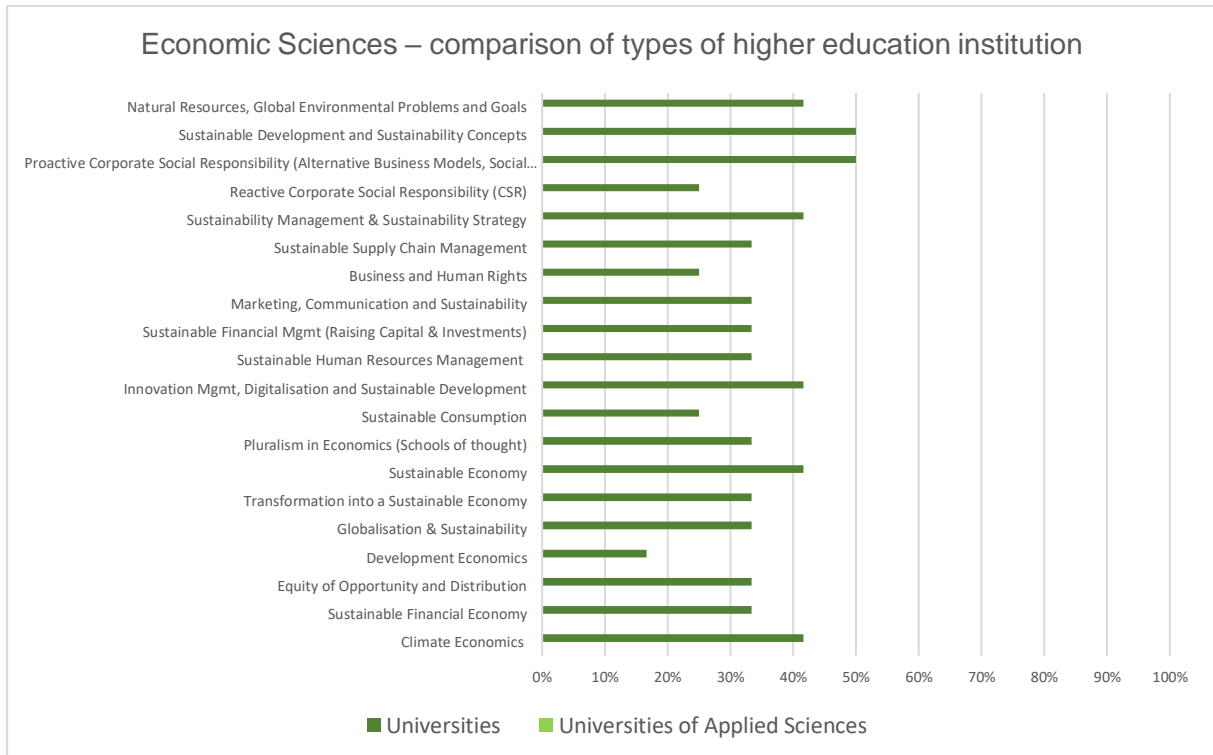
Proportion of courses with *Weave through* or *Built in* integration level (compulsory courses only, N=13)

In Economic Sciences, all sustainability topics are covered over a more extended period of time on Master's degree programmes than on Bachelor's degree programmes. The most study time is available on compulsory courses for *Sustainable Development and Sustainability Concepts* and on optional courses for *Proactive Corporate Social Responsibility*:



Proportion of courses with more than 14 hours of study time/topic (>1/2 ECTS) (compulsory courses, Bachelor: N=7; Master N=6)

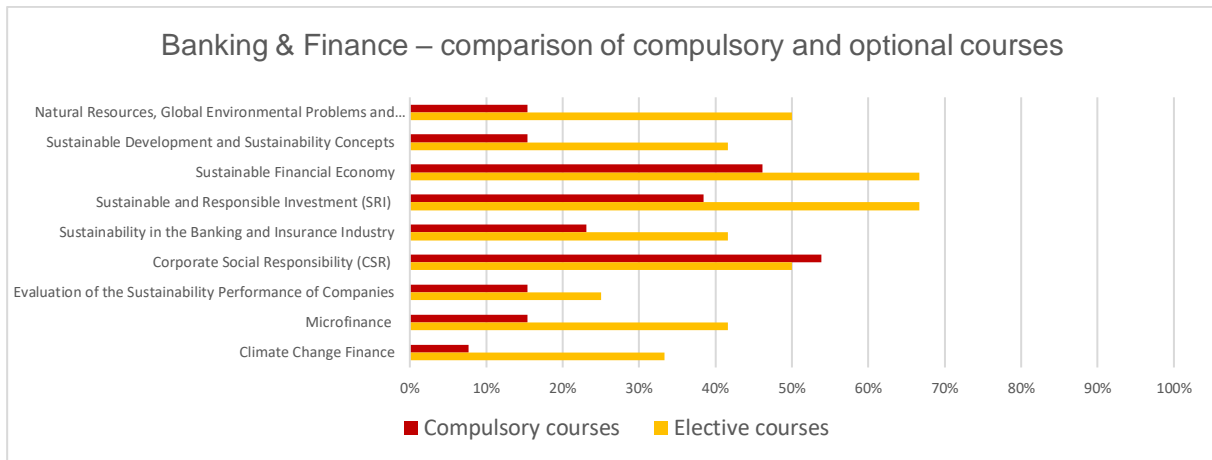
The least amount of study time is available for *Development Economics*:



Proportion of courses with more than 14 hours of study time/topic (> 1/2 ECTS) (compulsory courses only, universities: N=12, universities of applied sciences: N=1). The only course at a university of applied sciences has a maximum study time of 14 hours for all subjects and therefore does not appear in the chart.

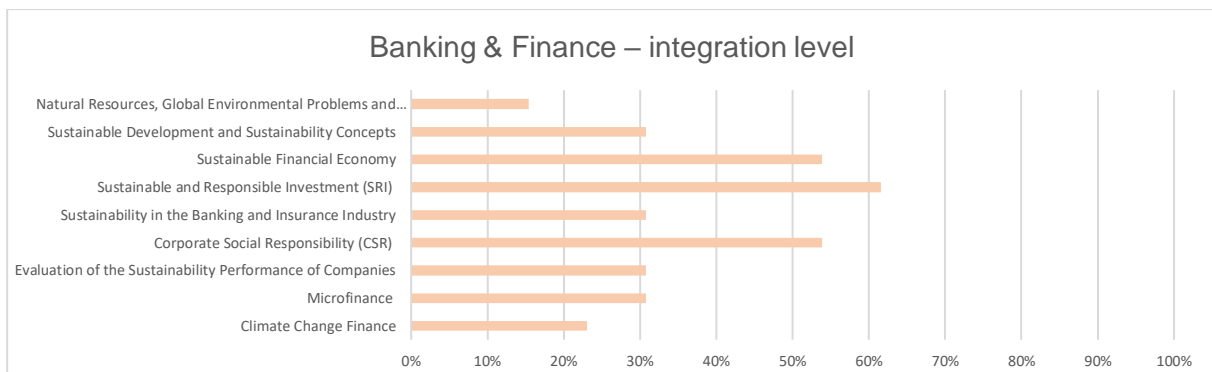
Banking & Finance

On Banking & Finance courses, all topics were covered over an extended period of time on optional courses than on compulsory courses, with the exception of *CSR*:



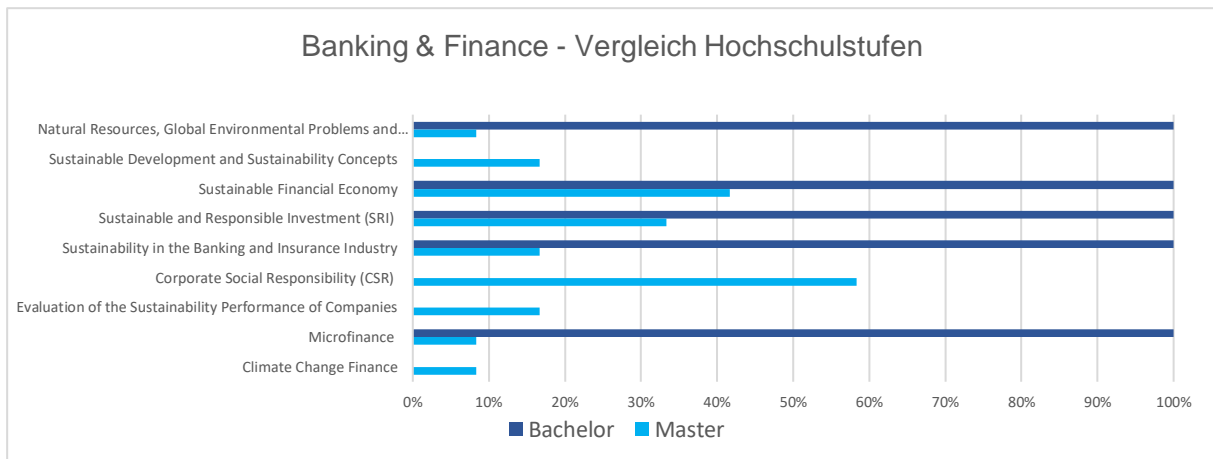
Proportion of courses with more than 14 hours of study time/topic (> ½ ECTS) (compulsory: N=13; optional: N=12)

The level of integration is highest for *Sustainable and Responsible Investment* and lowest for *Natural Resources, Global Environmental Problems and Goals*:



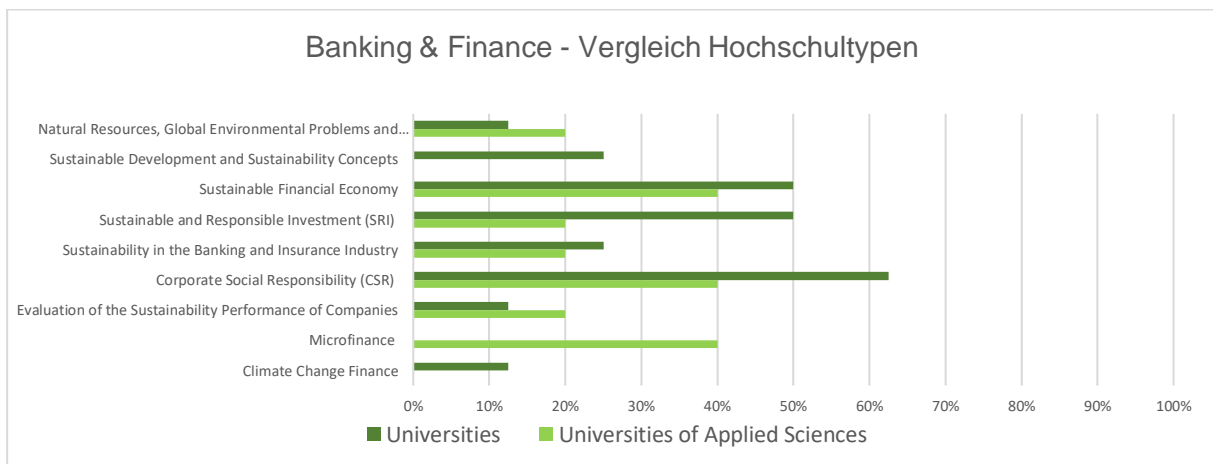
Proportion of courses with *Weave through* or *Built in* integration level (compulsory courses only, N=13)

The only Bachelor's degree programme in Banking & Finance devotes more time to sustainability topics than the average Master's degree programme:



Proportion of courses with more than 14 hours of study time/topic (> ½ ECTS) (compulsory courses only, Bachelor: N=1; Master N=12)

Depending on the sustainability topic, more time may be devoted to it on courses of study at universities or at universities of applied sciences. At universities, the most time is spent exploring CSR. Microfinance is only covered over a more extended period of time at universities of applied sciences:



Proportion of courses with more than 14 hours of study time/topic (> ½ ECTS) (compulsory courses only, universities: N=8, universities of applied sciences: N=5)

Results – learning methods

Introduction

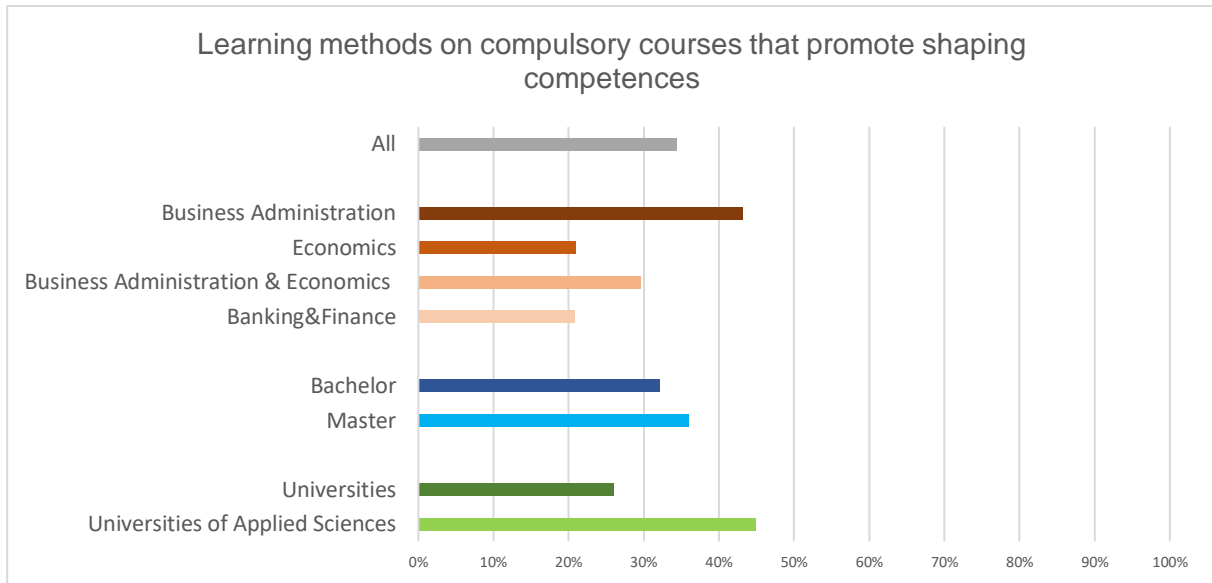
Theoretical learning methods such as typical lectures are suitable for the development of specialist knowledge and the understanding of interrelationships. However, the promotion of shaping competences – action competences for Sustainable Development - requires learning methods that ensure practical knowledge transfer such as real projects or service learning. For this reason, information was collected on the breakdown of hours spent on more theoretical or more practical learning methods when studying sustainability topics. In line with Pfäffli (2015), four stages were distinguished:

Levels of promotion of shaping competences	Typical formats and learning methods
Level 1: Didactic methods with little or no promotion of shaping competences	Lectures
Level 2: Didactic methods with some promotion of shaping competences	Exercises and seminars with applications, case studies and all kinds of simulations and role plays
Level 3: Didactic methods with increased promotion of shaping competences	Problem-Based Learning, Project-Based Learning, Experiential Learning, Action Learning, Experiential Learning Model/Cycle, Inquiry-Based Teaching
Level 4: Didactic methods with significant promotion of shaping competences	Real projects, service learning, start-up companies, socio-political commitment, learning in real laboratories or living labs

For details see Annex I and for a description of the learning methods see the [Supplement](#).

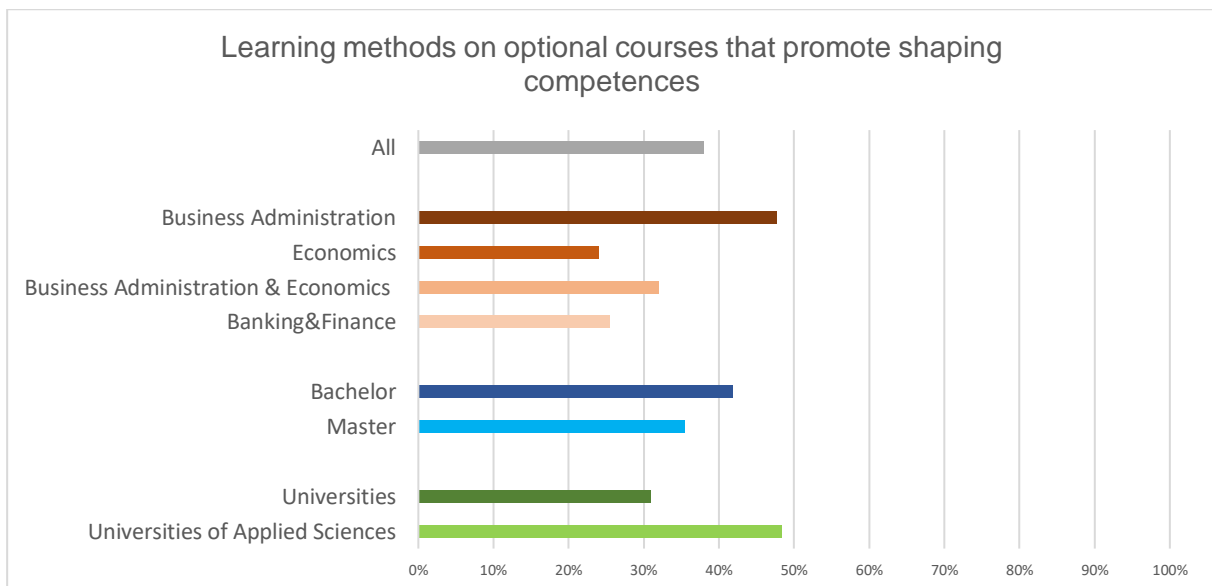
Learning methods to promote shaping competences

Learning methods that strongly or very strongly promote shaping competences are used on average for 34 percent of the time when covering sustainability topics on compulsory courses. These learning methods are used for longer periods of time in *Business Administration* than in other fields of study, for slightly longer periods of time on Master's degree programmes than on Bachelor's degree programmes and for longer periods of time at universities of applied sciences than at universities:



Proportion of time spent using learning methods that strongly or very strongly promote shaping competences (levels 3+4; compulsory courses only; N=101)

Learning methods that strongly or very strongly promote shaping competences are used on average for 38 percent of the time when covering sustainability topics on optional courses. These learning methods are used for longer periods of time in *Business Administration* than in other fields of study, for slightly longer periods of time on Bachelor's degree programmes than on Master's degree programmes and for longer periods of time at universities of applied sciences than at universities:



Proportion of time spent using learning methods that strongly or very strongly promote shaping competences (levels 3+4; optional courses only; N=101)

Results – shaping competences

Introduction

Within Education for Sustainable Development (ESD), several competence models or competence lists have been developed in recent years. The central question is always the same: which action competences will enable (young) people to successfully tackle the major challenges of Sustainable Development? Social, value-based, reflective and emotional skills are just as important as methodological and specialist skills. Depending on the discipline and context, these must be combined with interdisciplinary competences in order to be effective. As in 2018, the **shaping competences model** (de Haan 2008) with 12 sub-competences was chosen for the survey:

1. Being able to build up knowledge in an open-minded way, incorporating new perspectives
2. Being able to think and act with foresight
3. Being able to acquire knowledge in an interdisciplinary manner
4. Being able to identify and evaluate risks, dangers and uncertainties
5. Being able to plan and act together with others
6. Being able to take account of conflicting aims when contemplating strategies for action
7. Being able to participate in decision-making processes
8. Being able to encourage yourself and others to become active
9. Being able to reflect on your own guiding principles as well as on those of others
10. Being able to use preconceptions of justice as the basis for decision-making and acting
11. Being able to plan and act autonomously
12. Being able to show empathy for and solidarity with disadvantaged people

In the **promotion of shaping competences**, a distinction is made between four levels of promotion:

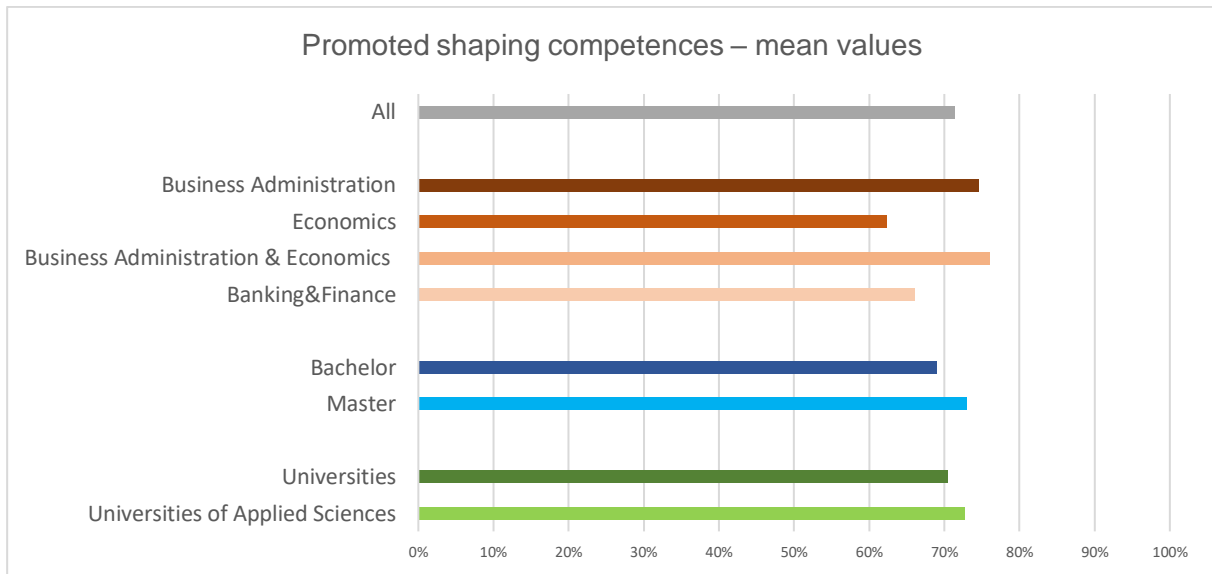
- Level of promotion 1: Competence is not (or possibly coincidentally) promoted
- Level of promotion 2: Competence is promoted to some extent
- Level of promotion 3: Competence is clearly promoted
- Level of promotion 4: Competence is strongly and intensively promoted

The **assessment of shaping competences** involves verifying whether the relevant competence is tested or evaluated in some way after its promotion.

For details see the **Supplement**.

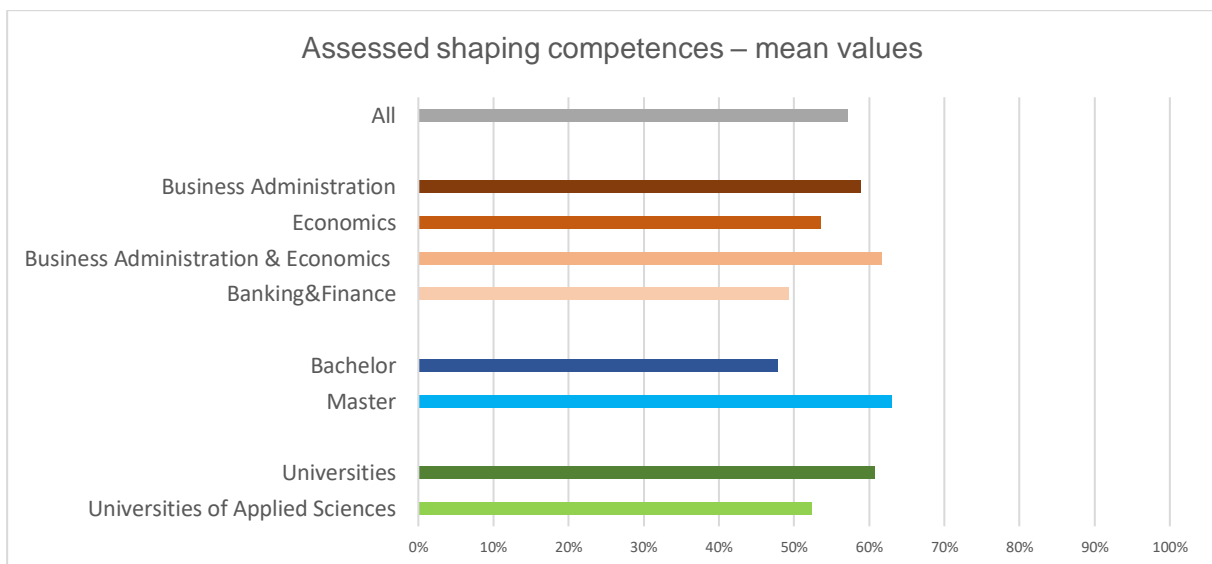
Shaping competences related to sustainability

Shaping competences for Sustainable Development are strongly or very strongly promoted on average on 71 percent of study programmes. The proportion is lower in *Economics* and *Banking & Finance* than in *Business Administration* and *Economic Sciences*:



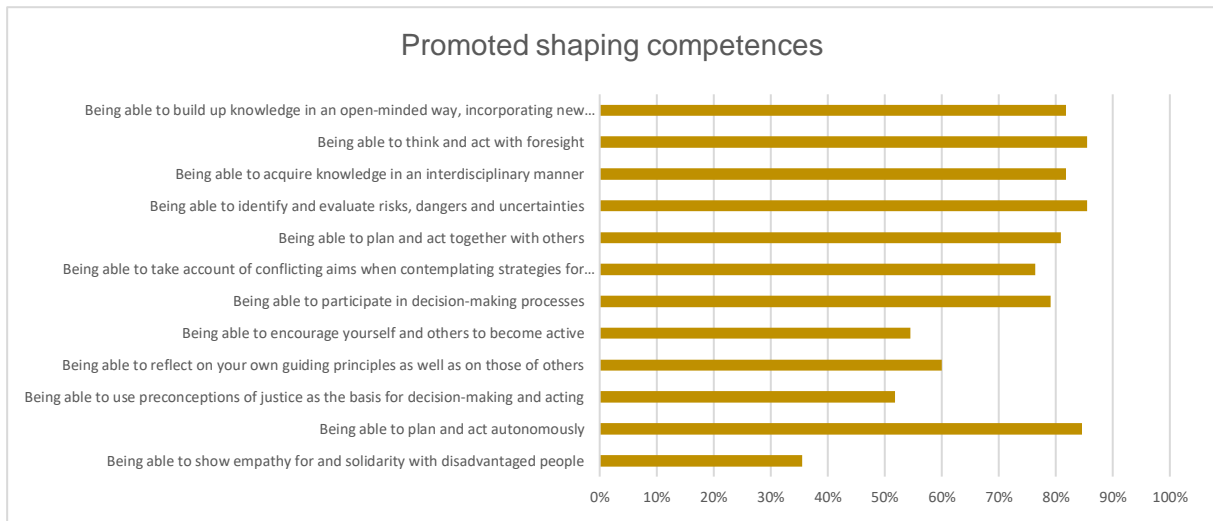
Proportion of courses with strong or very strong promotion of competence (average competences; levels 3 and 4; N=110)

On average, 57 percent of courses assess shaping competences. The proportion is slightly higher in Economic Sciences and Business Administration than in the other fields of study, higher on Master's degree programmes than on Bachelor's degree programmes, and higher at universities than at universities of applied sciences:



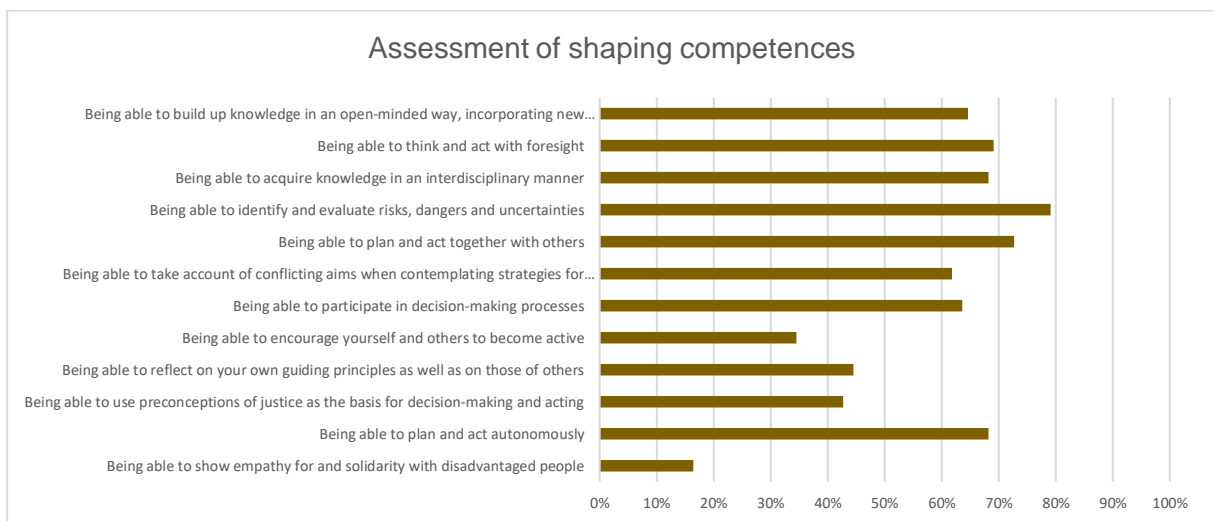
Proportion of courses that assess shaping competences (average competences; levels 3 and 4; N=110)

Most shaping competences are promoted to approximately the same extent. Competences in *empathy and solidarity*; *preconceptions of justice as the basis for decision-making and acting*; *encouraging yourself and others to become active*, and *reflection on guiding principles* are promoted to a much lesser extent:



Proportion of courses which promote the relevant competence to a strong or very strong extent (levels 3 and 4; N=110)

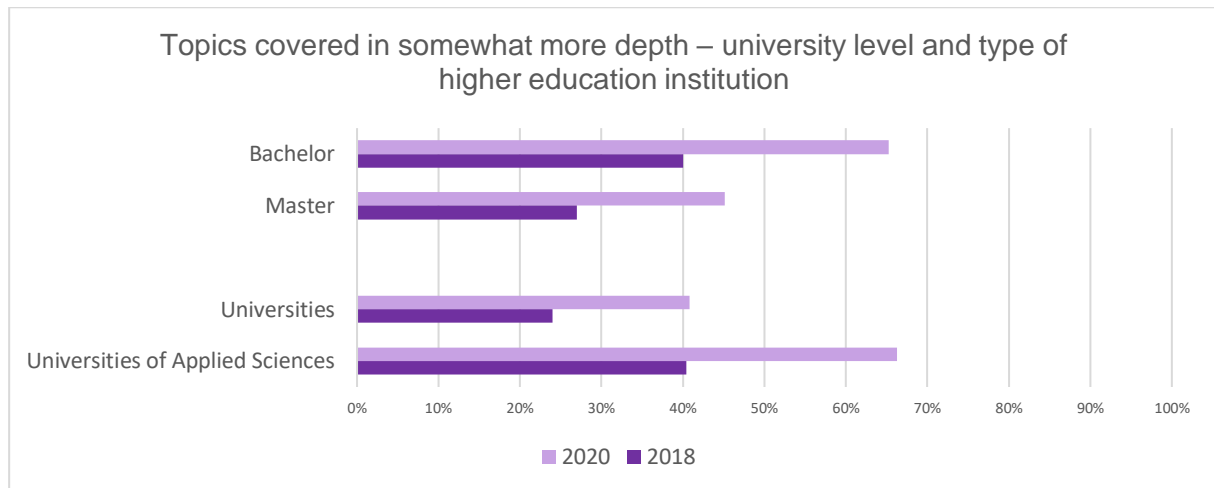
Not all the shaping competences that are promoted are also assessed or evaluated. The least frequently assessed competencies are those relating to *empathy and solidarity*; *preconceptions of justice as the basis for decision-making and acting*; *encouraging yourself and others to become active*, and *reflection on guiding principles*:



Proportion of courses that assess the relevant competence (N=110)

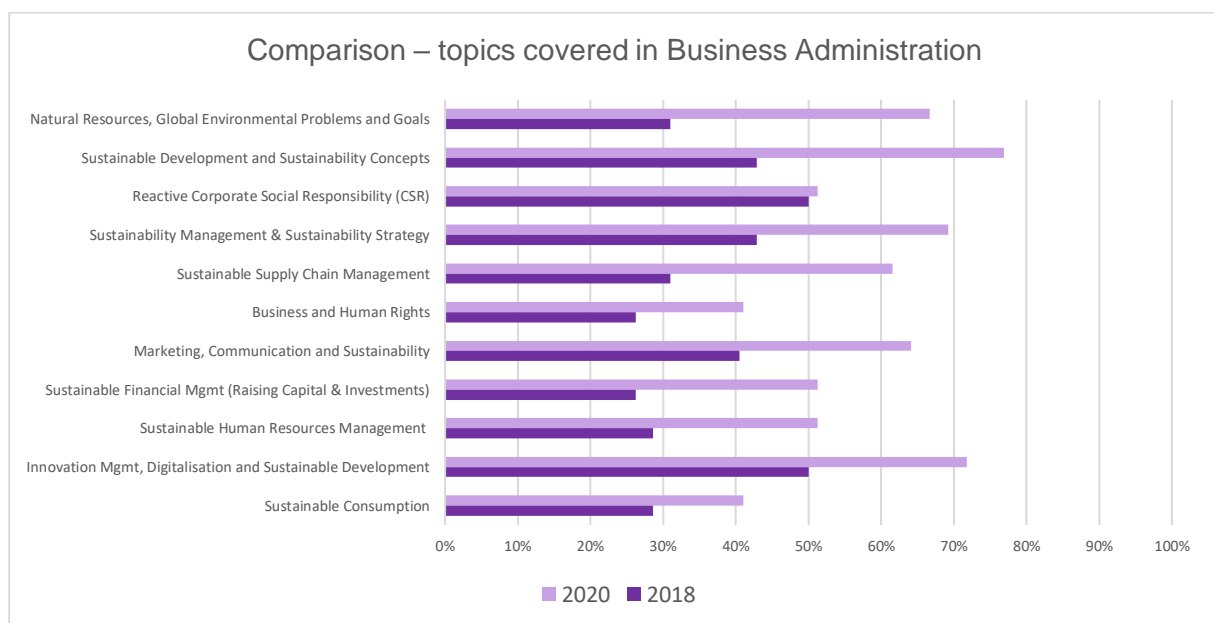
Review – comparison with the situation in 2018

In 2020, the proportion of sustainability topics to which somewhat more time was devoted (> 7 hours of study time/topic, corresponds to ¼ ECTS) was significantly higher than in 2018. This applies to both levels and both types of higher education institution:



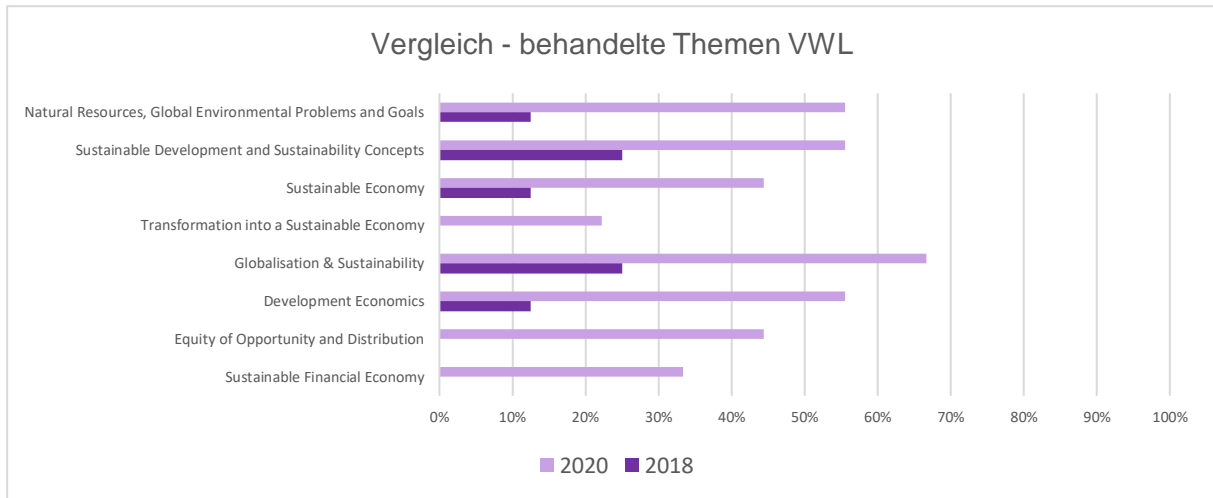
Proportion of subjects with more than 7 hours of study time (> ¼ ECTS/topic) (compulsory courses only; N=72). Since the time threshold was lower, this presentation cannot be compared with the presentation of the situation in 2020.

In Business Administration, the proportion of courses on which somewhat more time was devoted to the sustainability topics surveyed was higher in 2020 than in 2018. This trend is most pronounced for the basic topics (*Natural Resources, Environmental Problems and Goals; Sustainable Development and Sustainability Concepts*) and with regard to *Sustainable Value Chains*:



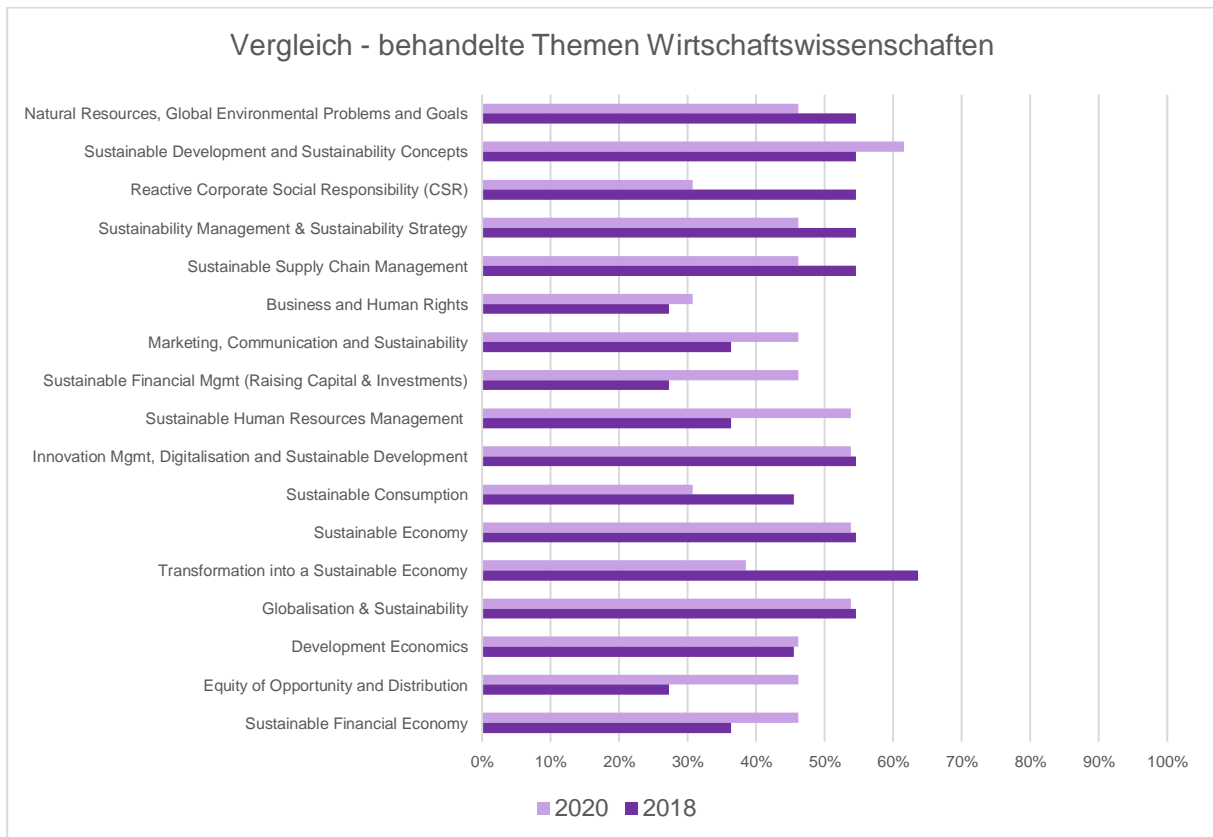
Proportion of courses with more than 7 hours of study time (> ½ ECTS/topic) (compulsory courses only; N=42). Since the time threshold was lower, this presentation cannot be compared with the presentation of the situation in 2020.

In Economics, the proportion of courses on which somewhat more time was devoted to the sustainability topics surveyed was significantly higher in 2020 than in 2018. In 2018, topics such as *Transformation into a Sustainable Economy* were not covered on any study programme for more than 7 hours:



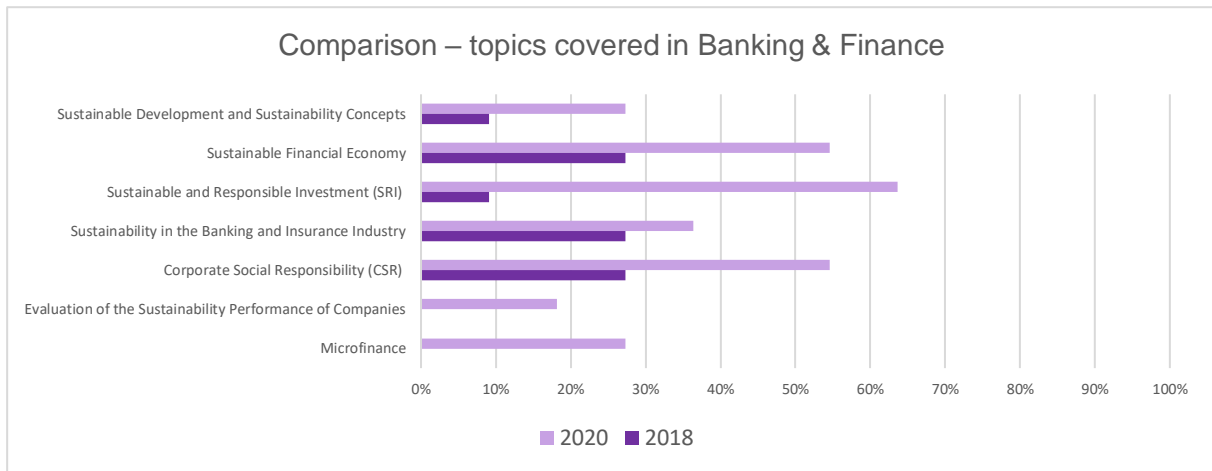
Proportion of courses with more than 7 hours of study time (> ½ ECTS/topic) (compulsory courses only; N=8). Since the time threshold was lower, this presentation cannot be compared with the presentation of the situation in 2020.

The increase in the proportion of subjects covered over a slightly longer period of time is not as marked in the field of Economic Sciences as in the other fields of study. In fact more than 7 hours of study time was less often available for topics such as *CSR*, *Transformation into a Sustainable Economy* and *Sustainable Consumption*:



Proportion of courses with more than 7 hours of study time (> ½ ECTS/topic) (compulsory courses only; N=11). Since the time threshold was lower, this presentation cannot be compared with the presentation of the situation in 2020.

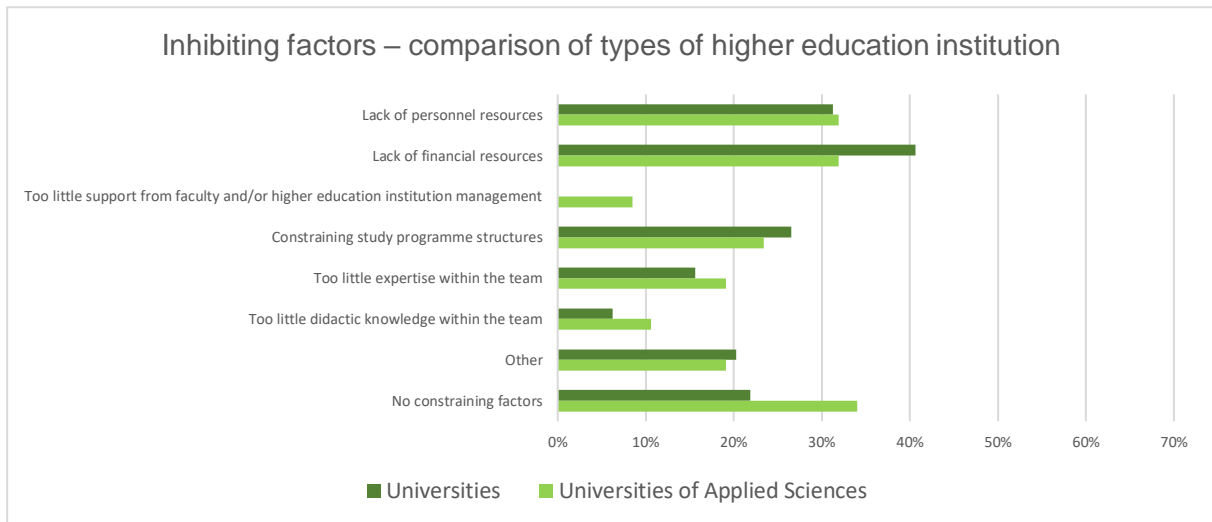
In Banking & Finance, the proportion of courses on which somewhat more time was devoted to the sustainability topics surveyed was significantly higher in 2020 than in 2018. The topics of *Evaluation of the Sustainability Performance of Companies* and *Microfinance* were not covered for more than 7 hours in some courses until 2020:



Proportion of courses with more than 7 hours of study time ($> \frac{1}{2}$ ECTS/topic) (compulsory courses only; N=11). Since the time threshold was lower, this presentation cannot be compared with the presentation of the situation in 2020.

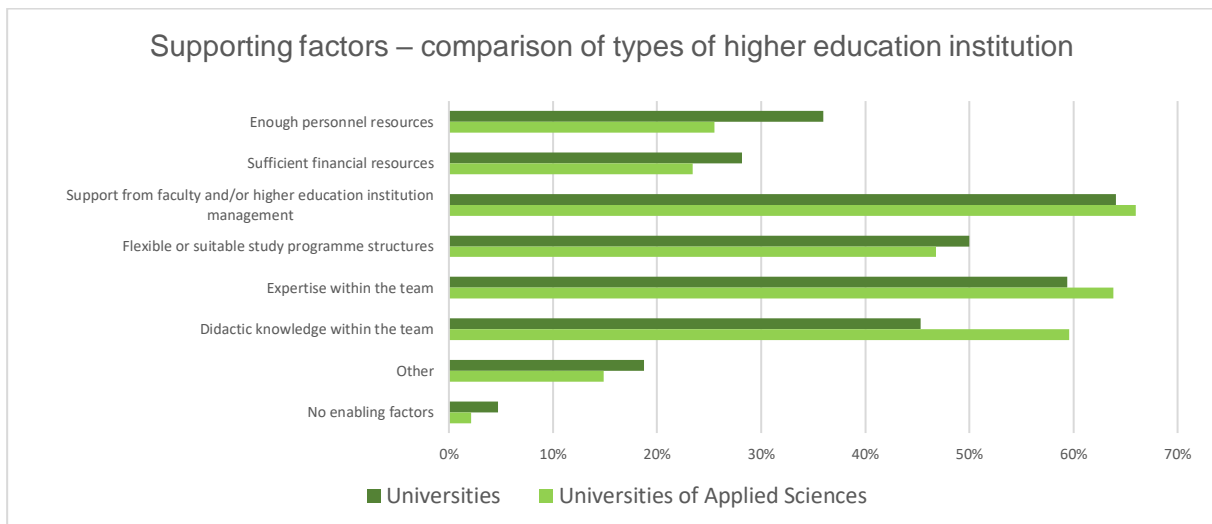
Inhibiting and supporting factors, self-assessment and outlook

The *lack of financial or personal resources* and *obstructive course structures* were the most frequently mentioned inhibiting factors for the integration of sustainability into courses of study:



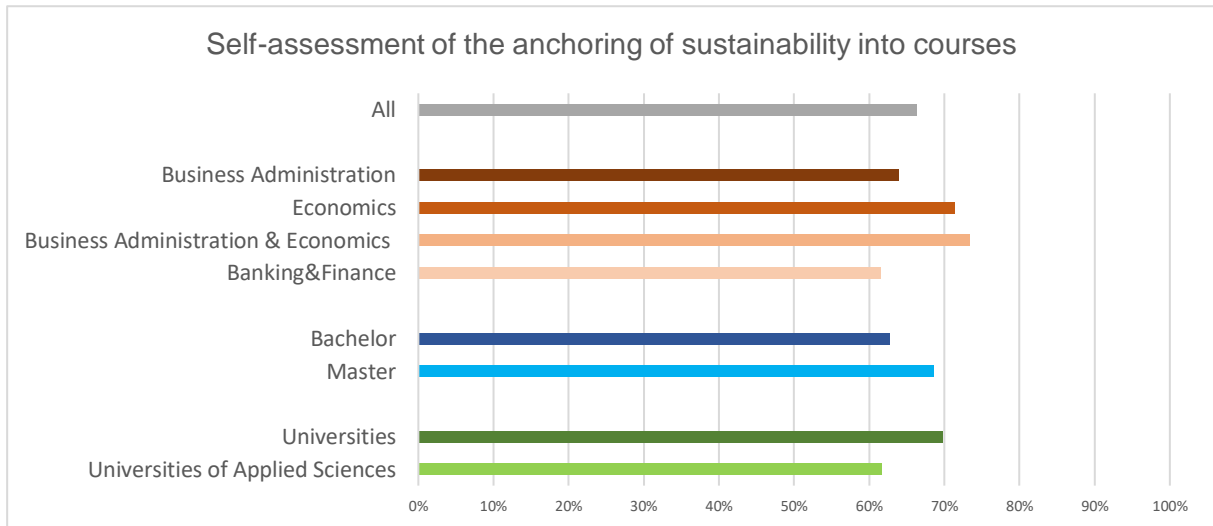
Proportion of courses for which the corresponding factor was selected (multiple answers possible, N=110)

The following factors were most frequently cited as supporting factors: *sufficient support from faculty or university management*; *flexible or appropriate course structures* and *sufficient expertise in the team*:



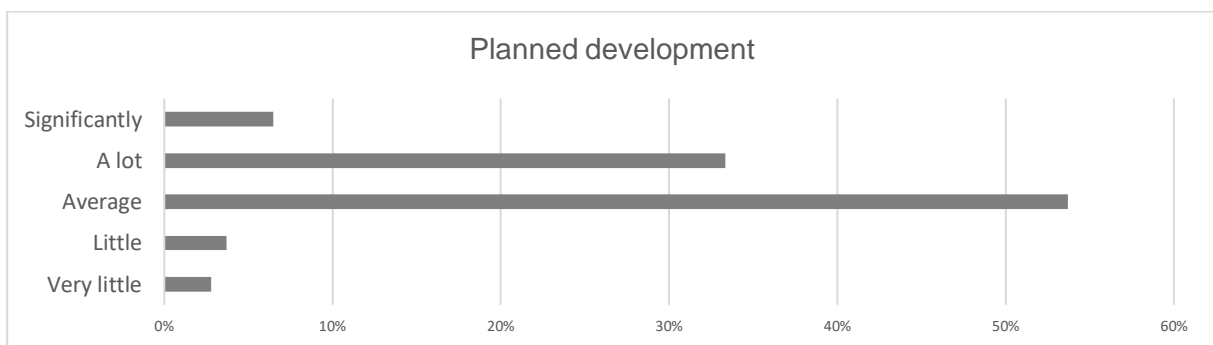
Proportion of courses for which the corresponding factor was selected (multiple answers possible, N=110)

68 percent of course directors evaluate the anchoring of sustainability in their course as *good* or *very good*. Courses in the fields of *Economics* and *Economic Sciences* are rated slightly more positively than study programmes in *Business Administration* and *Banking & Finance*, the Master's degree programmes receive higher marks than Bachelor's degree programmes, and the study programmes at universities were given better scores than those at universities of applied sciences:



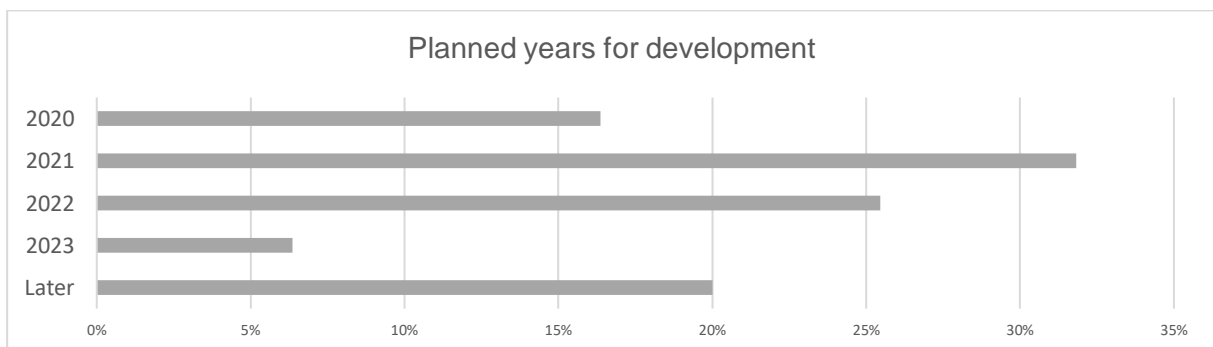
Proportion of courses with a "good" or "very good" (N=110) self-assessment score

39 percent of course directors have planned to develop their study programme in the field of sustainability to a strong or very strong extent in the next two years, and 54 percent intend to do so to a moderate extent:



Proportion of courses with the corresponding indication (N=110)

80 percent of study programmes intend to make more extensive changes to the curriculum by 2023:



Proportion of courses with the corresponding indication (N=110)

Literature used and helpful material

Literature used

Bellina, L.; Tegeler, M.K.; Müller-Christ, G.; Potthast, T. (2018): Bildung für Nachhaltige Entwicklung (BNE) in der Hochschullehre (Betaversion). BMBF-Projekt „Nachhaltigkeit an Hochschulen: entwickeln vernetzen – berichten (HOCHN)“, Bremen und Tübingen

De Haan, G. (2008): Gestaltungskompetenz als Kompetenzkonzept der Bildung für NE. In: Bormann I., de Haan G. (Hrsg.): Kompetenzen der Bildung für NE. Wiesbaden: VS Verlag für Sozialwissenschaften

Pfäffli, B.K. (2015): Lehren an Hochschulen. Eine Hochschuldidaktik für den Aufbau von Wissen und Kompetenzen. 2. Auflage. Bern: Haupt

Guidelines for the integration of sustainability

Hoch-N – Nachhaltigkeit an Hochschulen (Deutschland): Sechs Leitfäden geben Hinweise zur Integration von Nachhaltigkeit an Hochschulen, einer davon zur Lehre: Bellina et al (2018): www.hoch-n.org

Herweg K, Zimmermann AB, Lundsgaard Hansen L, Tribelhorn T, Hammer T, Tanner RP, Trechsel L, Bieri S, Kläy A. 2016. Nachhaltige Entwicklung in die Hochschullehre integrieren — Ein Leitfaden mit Vertiefungen für die Universität Bern. Grundlagen. Bern: Universität Bern.
https://www.bne.unibe.ch/material/publikationen_literatur/index_ger.html

Material and examples of different learning methods:

Netzwerk N (Hrsg.): Zukunftsfähige Hochschulen gestalten. Beispiele des Gelingens aus Lehre, Governance, Betrieb und Forschung.
https://netzwerk-n.org/wp-content/uploads/2017/05/BePraSa_VA_netzwerk_n.pdf

Ben:edu – Students Engaged in Society. Association Service Learning at Universities (Switzerland: D, F, E, I):
<https://benedu.ch>

Hochschulnetzwerk Bildung durch Verantwortung (Deutschland):
www.bildung-durch-verantwortung.de

UNESCO key publications on Education for Sustainable Development:

UNESCO (2018): Issues and trends in Education for Sustainable Development
<http://unesdoc.unesco.org/images/0026/002614/261445e.pdf>

UNESCO (2017): Education for Sustainable Development Goals Learning Objectives
<https://unesdoc.unesco.org/ark:/48223/pf0000247444>

Development platform for student commitment:

Students Engagement for Sustainable Development – U-Change (D, F, E): www.u-change.ch

Swiss Student Sustainability Challenge: <https://www.fhnw.ch/en/about-fhnw/swiss-challenge-entrepreneurs-programme/swiss-student-sustainability-challenge>

Annex I: Model of shaping competence levels and learning methods

Four levels of competence are distinguished with increasing levels of innovation, complexity, self-guidance and practical relevance:

Competence level	Academic capacity to act: innovation, complexity, self-guidance	Practical capacity to act: interaction with practical stakeholders	Typical formats and learning methods
Competence level 1: No or little promotion of shaping competences Use in simple situations	Apply concepts, theories, models and procedures with guidance and support in familiar and less complex practical situations (e.g. perceive, apply, practise, implement, explore, analyse, try out, design).	Questions, topics, methods and ways of thinking focus mainly on the theory. At most, examples are presented from real life.	Lectures
Competence level 2: Intermediate promotion of shaping competences Application in complex situations	Independently reflect on and apply concepts, theories, models and procedures in familiar and more complex practical situations (e.g. perceive, apply, describe, implement, practise, explore, research, analyse, evaluate, try out, design, complete).	Questions, topics, methods and ways of thinking have a practical perspective.	Exercises and seminars with applications, case studies and all kinds of simulations and role plays
Competence level 3: Large-scale promotion of shaping competences Problem-solving	With guidance, work on a new, manageable problem in an unfamiliar context (e.g. analyse, structure, design, resolve, complete, reflect on the procedure and the result, gain new insights).	The definition and processing of problems, presentation of results and reflection on the learning process have a clear practical focus.	Problem-Based Learning, Project-Based Learning, Experiential Learning, Action Learning, Experiential Learning Model/Cycle, Inquiry-Based Teaching
Competence level 4: Distinct promotion of shaping competences Solving complex, specialised problems and developing innovations, even in inter- and transdisciplinary contexts	For a new and highly complex problem that requires interdisciplinary cooperation, invent, develop and implement an appropriate solution or design option as independently as possible whilst exchanging information with lecturers, perceive team leadership (e.g. analyse, structure, define and work on interfaces to other disciplines, find an innovative solution, reflect on the procedure and the result, gain new insights).	The definition and processing of problems, presentation of results and reflection on the learning process are developed in close cooperation with practical stakeholders.	Real projects, service learning, start-up companies, socio-political commitment, learning in real laboratories or living labs

Source: Pfäffli (2015), extended (practical capacity to act, typical formats and forms of learning)

Annex II: Lists of study programmes

“Avant-garde” nature of courses

Some study programmes spend extended periods of time covering sustainability topics on compulsory courses. The highest scores were achieved by the following:

- BA in Business and Economics, Universität Basel
- MSc in Business and Economics, Universität Basel
- MSc in International Tourism, Università della Svizzera italiana (USI)
- MSc in Economia e politiche internazionali, Università della Svizzera italiana (USI)
- MA en Socioéconomie, Université de Genève
- MSc in International and Monetary Economics, Universität Basel & Universität Bern
- BSc in Betriebsökonomie, Hochschule für Wirtschaft Zürich (HWZ)
- MSc in Business Administration, FHS St. Gallen, Hochschule für Angewandte Wissenschaften
- MSc in International Management, Fachhochschule Nordwestschweiz (FHNW)
- MSc in Commodity Trading, Université de Genève

Courses with the greatest need for development

Some study programmes cover sustainability topics hardly at all or only to a very limited extent on compulsory courses. The following courses have considerable need for development (only courses of study with compulsory courses are listed):

- BSc en Economie et Management, Stiftung Universitäre Fernstudien Schweiz
- BSc in Umweltökonomie & -management, Kalaidos Fachhochschule
- MSc in Management, Université de Genève
- MA in Marketing Management, Universität St. Gallen
- MA in Betriebswirtschaftslehre, Université de Fribourg
- MSc in General Management, Université de Neuchâtel
- MSc in Economics, Universität Bern
- MA in Quantitative Economics and Finance, Universität St. Gallen
- MA in Accounting and Finance, Université de Fribourg
- MSc in Wealth Management, Université de Genève

Non-transparent courses

No information could be obtained on 10 courses of study, despite several reminders:

- BA in Wirtschaftswissenschaften, Universität Luzern
- BSc en Management, Université de Lausanne
- BSc en Économie politique, Université de Lausanne
- MA in Wirtschaftswissenschaften, Universität Luzern
- MSc in Management, Technology and Entrepreneurship, Ecole polytechnique fédérale de Lausanne (EPFL)
- MA in International Economics, Graduate Institute Geneva (Institut de hautes études internationales et du développement, IHEID)
- MSc in Financial Engineering, Ecole polytechnique fédérale de Lausanne (EPFL)
- MSc in Accounting, Control and Finance, Université de Lausanne
- MSc in Finance, Université de Lausanne
- MSc in Financial Communication, Università della Svizzera italiana (USI)

The 111 study programmes for which data is available

All Bachelor's degree programmes are listed first, followed by all Master's degree programmes – in alphabetical order by university.

For information on the individual study programmes, see the study guide: www.wwf.ch/study-guide2020

University and section, where applicable	Course	Field of study
Berner Fachhochschule (BFH)	BSc in Betriebsökonomie	BUSINESS ADMINISTRATION
Berner Fachhochschule (BFH)	BSc in International Business Administration	BUSINESS ADMINISTRATION
Fachhochschule Graubünden	BSc in Betriebsökonomie	BUSINESS ADMINISTRATION
Fachhochschule Graubünden	BSc in Sportmanagement	BUSINESS ADMINISTRATION
Fachhochschule Graubünden	BSc in Tourismus	BUSINESS ADMINISTRATION
Fachhochschule Nordwestschweiz (FHNW)	BSc in Betriebsökonomie	BUSINESS ADMINISTRATION
Fachhochschule Nordwestschweiz (FHNW)	BSc in Business Administration (International Management)	BUSINESS ADMINISTRATION
Fachhochschule Nordwestschweiz (FHNW)	BSc in International Business Management	BUSINESS ADMINISTRATION
Fachhochschule Ostschweiz (FHO), FHS St. Gallen, Hochschule für Angewandte Wissenschaften	BSc in Business Administration	BUSINESS ADMINISTRATION
HES-SO Haute école spécialisée de Suisse occidentale, Haut école de gestion Genève	BSc in International Business Management	BUSINESS ADMINISTRATION
HES-SO Haute école spécialisée de Suisse occidentale, Haute Ecole Arc Gestion etc.	BSc en Economie d'entreprise / in Betriebsökonomie	BUSINESS ADMINISTRATION
HES-SO Haute école spécialisée de Suisse occidentale, HES-SO Valais-Wallis	BSc en Tourisme / in Tourismus	BUSINESS ADMINISTRATION
Hochschule Luzern (HSLU)	BSc in Betriebsökonomie	BUSINESS ADMINISTRATION
Hochschule Luzern (HSLU)	BSc in International Business Administration	BUSINESS ADMINISTRATION
Kalaidos Fachhochschule	BSc in Banking und Finance	BANKING&FINANCE
Kalaidos Fachhochschule	BSc in Business Administration	BUSINESS ADMINISTRATION
Kalaidos Fachhochschule	BSc in Business Communication	BUSINESS ADMINISTRATION
Kalaidos Fachhochschule	BSc in International Hospitality Business and Events Management	BUSINESS ADMINISTRATION
Kalaidos Fachhochschule	BSc in Wirtschaftspsychologie	BUSINESS ADMINISTRATION
Kalaidos Fachhochschule	BSc in Umweltökonomie & -management	ECONOMIC SCIENCES
Stiftung Universitäre Fernstudien Schweiz, Fernuni.ch	BSc en Economie et Management	ECONOMIC SCIENCES
Stiftung Universitäre Fernstudien Schweiz, Fernuni.ch	BSc in Economics	ECONOMICS
SUPSI, Scuola universitaria professionale della Svizzera italiana	BSc Economia aziendale	BUSINESS ADMINISTRATION
SUPSI, Scuola universitaria professionale della Svizzera italiana	BSc in Leisure Management	BUSINESS ADMINISTRATION
SUPSI, Scuola universitaria professionale della Svizzera italiana, FFHS - Fernfachhochschule Schweiz	BSc in Betriebsökonomie	BUSINESS ADMINISTRATION
Università della Svizzera italiana (USI)	BA in Scienze Economiche	ECONOMIC SCIENCES

Universität Basel	BA in Business and Economics	ECONOMIC SCIENCES
Universität Bern	BSc in Betriebswirtschaftslehre	BUSINESS ADMINISTRATION
Universität Bern	BSc in Volkswirtschaftslehre	ECONOMICS
Universität St. Gallen	BA in Betriebswirtschaftslehre	BUSINESS ADMINISTRATION
Universität St. Gallen	BA in Volkswirtschaftslehre	ECONOMICS
Universität Zürich	BA in Wirtschaftswissenschaften	ECONOMIC SCIENCES
Université de Fribourg	BA in Betriebswirtschaftslehre	BUSINESS ADMINISTRATION
Université de Fribourg	BA in Volkswirtschaftslehre	ECONOMICS
Université de Fribourg	BA in Wirtschafts- und Rechtswissenschaftlichen Studien	ECONOMIC SCIENCES
Université de Genève	BA in Histoire - économie - société	ECONOMICS
Université de Genève	BSc en Économie et Management	ECONOMIC SCIENCES
Université de Neuchâtel	BSc en économie et sport	ECONOMICS
Université de Neuchâtel	BSc en management et sport	BUSINESS ADMINISTRATION
Université de Neuchâtel	BSc en sciences économiques	ECONOMIC SCIENCES
Zürcher Fachhochschule (ZFH), Hochschule für Wirtschaft Zürich (HWZ)	BSc in Betriebsökonomie	BUSINESS ADMINISTRATION
Zürcher Fachhochschule (ZFH), Hochschule für Wirtschaft Zürich (HWZ)	BSc in Business Communications	BUSINESS ADMINISTRATION
Zürcher Fachhochschule (ZFH), Zürcher Hochschule für Angewandte Wissenschaften (ZHAW)	BSc in Betriebsökonomie	BUSINESS ADMINISTRATION
Zürcher Fachhochschule (ZFH), Zürcher Hochschule für Angewandte Wissenschaften (ZHAW)	BSc International Management	BUSINESS ADMINISTRATION
Berner Fachhochschule (BFH)	MSc in Business Administration	BUSINESS ADMINISTRATION
Berner Fachhochschule (BFH)	MSc in Digital Business Administration	BUSINESS ADMINISTRATION
Eidgenössische Technische Hochschule Zürich (ETHZ)	MSc in Management, Technology and Economics	ECONOMIC SCIENCES
Fachhochschule Graubünden	MSc in Business Administration	BUSINESS ADMINISTRATION
Fachhochschule Nordwestschweiz (FHNW)	MSc in International Management	BUSINESS ADMINISTRATION
Fachhochschule Ostschweiz (FHO), FHS St. Gallen, Hochschule für Angewandte Wissenschaften	MSc in Business Administration	BUSINESS ADMINISTRATION
HES-SO Haute école spécialisée de Suisse occidentale, HES-SO Master	MSc in Business Administration	BUSINESS ADMINISTRATION
Hochschule Luzern (HSLU)	MSc in Banking and Finance	BANKING&FINANCE
Hochschule Luzern (HSLU)	MSc in Business Administration	BUSINESS ADMINISTRATION
Hochschule Luzern (HSLU)	MSc in International Financial Management	BANKING&FINANCE
Hochschule Luzern (HSLU)	MSc in Real Estate	BUSINESS ADMINISTRATION
Kalaidos Fachhochschule	MSc in Business Administration	BUSINESS ADMINISTRATION

Kalaidos Fachhochschule	MSc in Wirtschaftspsychologie	BUSINESS ADMINISTRATION
SUPSI, Scuola universitaria professionale della Svizzera italiana	MSc in Business Administration	BUSINESS ADMINISTRATION
SUPSI, Scuola universitaria professionale della Svizzera italiana, FFHS - Fernfachhochschule Schweiz	MSc in Betriebsökonomie	BUSINESS ADMINISTRATION
Università della Svizzera italiana (USI)	MSc in Economia e politiche internazionali	ECONOMICS
Università della Svizzera italiana (USI)	MSc in Economics	ECONOMICS
Università della Svizzera italiana (USI)	MSc in Finance	BANKING&FINANCE
Università della Svizzera italiana (USI)	MSc in International Tourism	ECONOMIC SCIENCES
Università della Svizzera italiana (USI)	MSc in Management	BUSINESS ADMINISTRATION
Università della Svizzera italiana (USI)	MSc in Marketing and Transformative Economy	ECONOMIC SCIENCES
Universität Basel	MSc in Business and Economics	ECONOMIC SCIENCES
Universität Basel & Universität Bern	MSc in International and Monetary Economics	ECONOMICS
Universität Bern	MA in Business and Law	BUSINESS ADMINISTRATION
Universität Bern	MSc Applied Economic Analysis	ECONOMICS
Universität Bern	MSc in Business Administration	BUSINESS ADMINISTRATION
Universität Bern	MSc in Business and Economics	ECONOMIC SCIENCES
Universität Bern	MSc in Economics	ECONOMICS
Universität St. Gallen	MA in Banking and Finance	BANKING&FINANCE
Universität St. Gallen	MA in Business Innovation	BUSINESS ADMINISTRATION
Universität St. Gallen	MA in International Affairs and Governance	ECONOMICS
Universität St. Gallen	MA in Management, Organisation und Kultur	BUSINESS ADMINISTRATION
Universität St. Gallen	MA in Marketing Management	BUSINESS ADMINISTRATION
Universität St. Gallen	MA in Quantitative Economics and Finance	ECONOMICS
Universität St. Gallen	MA in Rechnungswesen und Finanzen	BANKING&FINANCE
Universität St. Gallen	MA in Unternehmensführung	BUSINESS ADMINISTRATION
Universität St. Gallen	MA in Volkswirtschaftslehre	ECONOMICS
Universität St. Gallen	MA Strategy and International Management	BUSINESS ADMINISTRATION
Universität Zürich	MA Wirtschaftswissenschaften	ECONOMIC SCIENCES
Universität Zürich & Eidgenössische Technische Hochschule Zürich (ETHZ)	MSc in Quantitative Finance	BANKING&FINANCE
Université de Fribourg	MA in Accounting and Finance	BANKING&FINANCE
Université de Fribourg	MA in Betriebswirtschaftslehre	BUSINESS ADMINISTRATION

Université de Fribourg	MA in Business Communication	BUSINESS ADMINISTRATION
Université de Fribourg	MA in Data Analytics & Economics	ECONOMICS
Université de Fribourg	MA in International and European Business	BUSINESS ADMINISTRATION
Université de Fribourg	MA in Volkswirtschaftslehre	ECONOMICS
Université de Genève	MA en Socioéconomie	ECONOMICS
Université de Genève	MA in The Political Economy of Capitalism	ECONOMICS
Université de Genève	MSc in Business Analytics	BUSINESS ADMINISTRATION
Université de Genève	MSc in Commodity Trading	BANKING&FINANCE
Université de Genève	MSc in Economics	ECONOMICS
Université de Genève	MSc in Management	BUSINESS ADMINISTRATION
Université de Genève	MSc in Wealth Management	BANKING&FINANCE
Université de Lausanne	Mlaw en Droit et Economie	ECONOMIC SCIENCES
Université de Lausanne	MSc in Economics	ECONOMICS
Université de Lausanne	MSc in Management	BUSINESS ADMINISTRATION
Université de Neuchâtel	MSc en développement international des affaires	ECONOMIC SCIENCES
Université de Neuchâtel	MSc en innovation	BUSINESS ADMINISTRATION
Université de Neuchâtel	MSc in Applied Economics	ECONOMICS
Université de Neuchâtel	MSc in Finance	BANKING&FINANCE
Université de Neuchâtel	MSc in General Management	BUSINESS ADMINISTRATION
Zürcher Fachhochschule (ZFH), Hochschule für Wirtschaft Zürich (HWZ)	MSc in Betriebsökonomie	BUSINESS ADMINISTRATION
Zürcher Fachhochschule (ZFH), Zürcher Hochschule für Angewandte Wissenschaften (ZHAW)	MSc in Accounting and Controlling	BANKING&FINANCE
Zürcher Fachhochschule (ZFH), Zürcher Hochschule für Angewandte Wissenschaften (ZHAW)	MSc in Banking and Finance	BANKING&FINANCE
Zürcher Fachhochschule (ZFH), Zürcher Hochschule für Angewandte Wissenschaften (ZHAW)	MSc in Business Administration	BUSINESS ADMINISTRATION
Zürcher Fachhochschule (ZFH), Zürcher Hochschule für Angewandte Wissenschaften (ZHAW)	MSc in International Business	BUSINESS ADMINISTRATION
Zürcher Fachhochschule (ZFH), Zürcher Hochschule für Angewandte Wissenschaften (ZHAW)	MSc in Management and Law	BUSINESS ADMINISTRATION



Our Mission

Together, we protect the environment and create a future worth living for generations to come.

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