

ELEMENTS OF BUSINESS SKILLS

TEACHING AND LEARNING SYLLABUS

Upper Secondary Normal (Technical) Course

Implementation starting with
2020 Secondary Three Cohort



Ministry of Education
SINGAPORE

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SECTION 1: INTRODUCTION

- Introduction to Normal (Technical) Elements of Business Skills
 - Desired Outcomes of Education

1. INTRODUCTION

INTRODUCTION TO NORMAL (TECHNICAL) ELEMENTS OF BUSINESS SKILLS

The Elements of Business Skills (EBS) syllabus is designed as an introduction to business concepts by understanding business activities, focusing on basic marketing and customer relations, in Singapore's context. Students will have opportunities to acquire foundational business knowledge and develop transferable employability skills in the service industry, namely the Travel and Tourism, Hospitality and Retail industries. Thus, the study of EBS will provide students with a basic understanding of business concepts and an awareness of the industry for further studies in institutes of higher learning and careers.

The service industry continues to play a significant role in Singapore's economic growth and offers employment opportunities. With globalisation, changing demographics and technological advancement, businesses are innovating and reinventing themselves to stay ahead of the competition. The study of EBS in the selected industries would provide students with opportunities to learn and develop 21st Century Competencies (21CC) needed to thrive in an increasingly volatile, uncertain, complex and ambiguous world.

DESIRED OUTCOMES OF EDUCATION

The Desired Outcomes of Education (DOE) are attributes that educators aspire for every Singaporean to possess after completing their formal education. These outcomes establish a common purpose for educators, drive our policies and programmes, and allow us to consider how well our education system is doing.

It is hoped that every EBS student will embody the Desired Outcomes of Education. They should possess a good sense of self-awareness, a sound moral compass, and the dispositions, skills, and knowledge to take on the opportunities and challenges of the future. They should be:

- **Confident persons** who have a zest for life, have a strong sense of right and wrong, are adaptable and resilient, know themselves, are discerning in judgment, think independently and critically, and communicate effectively.
- **Self-directed learners** who take responsibility for their own learning, are curious, reflective, and persevering in the lifelong pursuit of learning, driven by their passion and purpose.
- **Active contributors** who are empathetic and open-minded to collaborate effectively in teams, exercise initiative, have courage to take risks responsibly, are innovative, and strive for excellence.
- **Concerned citizens** who are rooted to Singapore, have a strong civic consciousness, are responsible to their family, community and nation, and take active roles in improving the lives of others.

The EBS syllabus is aligned to the Framework for 21st Century Competencies and Student Outcomes (Figure 1.1), which shows how Core Values, Social-Emotional Competencies, and Emerging 21st Century Competencies support the realisation of MOE’s Desired Outcomes of Education. Additional information about the framework can be accessed through the following link: intranet.moe.gov.sg/21CCO/Pages/21st-Century-Competencies.aspx.

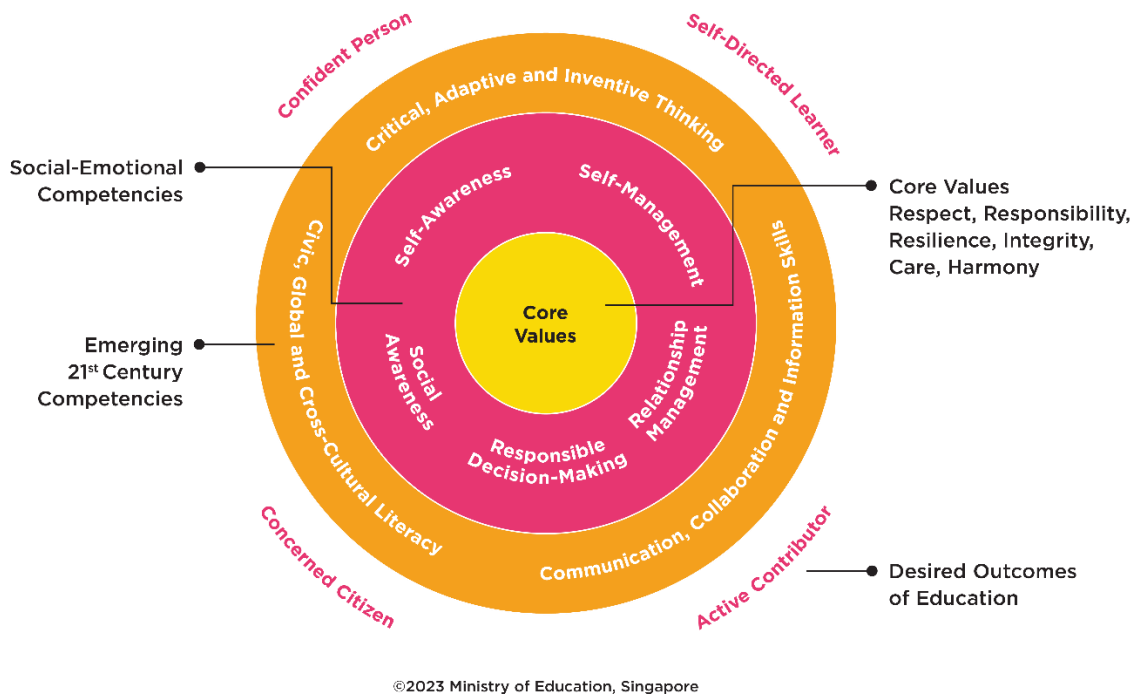


Figure 1.1 Framework for 21st Century Competencies and Student Outcomes (21CC Framework)

Civic, Global and Cross-Cultural Literacy

In the EBS syllabus, students will learn foundational business knowledge through the study of businesses in the Travel and Tourism, Hospitality and Retail industries in Singapore. As students develop an awareness of the business landscape development in Singapore, its opportunities and challenges, they will also be more reflective of the knowledge and skills they need. The importance to add value at the workplace through higher productivity and improving standards will propel them to be an active, effective and responsible contributor to society.

With Singapore being a multicultural country and popular tourist destination, students will develop a deeper understanding of the differing needs and wants of people as they observe customers shopping, dining and visiting various attractions. The recognition and appreciation of diversity will enhance their development of cross-cultural literacy, facilitating their respectful interaction and work with people from diverse backgrounds, and making them more aware of global influences on Singapore at the same time.

Critical, Adaptive and Inventive Thinking

As the world evolves and changes, it is essential for students to develop critical, adaptive and inventive thinking capabilities to meet new challenges and opportunities. Through EBS, students have an opportunity to demonstrate an enterprising mindset by embarking on a business investigation process recommending improvements to a business. Students learn to evaluate information for its credibility and relevance in the business investigation process and apply decision-making skills as they analyse the options from the perspectives of the business and its customers to derive the best recommendation for an authentic business.

Communication, Collaboration and Information Skills

The EBS syllabus provides many opportunities for students to develop their communication, collaboration and information skills. Apart from equipping students with the skills to manage information from online and offline sources, students learn to be responsible users of information by applying digital literacy competencies. EBS also reinforces the importance of verbal, non-verbal and written communication skills learnt through exploring communication with customers in authentic settings. Through experiential learning in a constructivist learning environment, students will have the opportunity to exchange ideas and co-construct knowledge and understanding with their peers to maximise their learning. An increased awareness of how businesses use information and communication technologies (ICT) to improve their marketing mix and customer service will help students to understand businesses better.

IT Masterplan 4

In Masterplan 4 (mp4) ICT is used to develop knowledge through subject mastery, skills through 21st Century Competencies and attitudes through being responsible digital citizens. The business investigation process in EBS will instil in students the necessary dispositions afforded by mp4.

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SECTION 2: CONTENT

- Design of Normal (Technical) Elements of Business Skills
 - Syllabus Aims
 - Syllabus Outcomes
 - Syllabus Framework
 - Syllabus Features
 - Syllabus Amplification
- Content Alignment to MOE Initiatives and Financial Literacy

2. CONTENT

DESIGN OF NORMAL (TECHNICAL) ELEMENTS OF BUSINESS SKILLS

The conceptualising of the EBS syllabus is guided by the following principles:

- To update knowledge, skills and values so that the syllabus remains relevant and reflective of business in the Travel and Tourism, Hospitality and Retail industries.
- To build foundational business knowledge, skills and values undergirded by conceptual understanding that will support students' further studies and work.
- To scope syllabus content and instructional activities such that they are age-appropriate and accessible for the profile of Normal (Technical) stream students.
- To ensure alignment with Desired Outcomes of Education, the 21st Century Competencies and IT Masterplan 4.

The 2020 EBS syllabus at the upper secondary level is an elective subject offered at Secondary 3 for the Normal (Technical) [N(T)] course. Adhering to the N(T) Step Curriculum Framework, the subject addresses students' motivation and joy of learning by providing a variety of enriched learning experiences and equipping them with foundational business knowledge, transferable employability skills, and values that are, relevant for progression to higher institutes of learning and future employment.

SYLLABUS AIMS

The syllabus aims to provide students with the opportunity to develop foundational business knowledge, employability skills and values that are transferable over different areas of work, for the future. The Travel and Tourism, Hospitality and Retail industries in the service industry provide the context where application of these knowledge, skills and values can be demonstrated.

SYLLABUS OUTCOMES

Knowledge and Understanding

This syllabus intends for students to develop knowledge and understanding of:

- basic business activities in the Travel and Tourism, Hospitality and Retail industries;
- basic marketing that focuses on understanding the needs and wants of customers and the marketing mix and
- basic customer relations, focusing on communicating with customers and providing quality customer service.

Skills

This syllabus intends for students to develop the ability to:

- apply concepts in marketing and customer relations, including the use of relevant terminology, to different contexts in the Travel and Tourism, Hospitality and Retail industries.
- gather, select, interpret, analyse and evaluate information in the investigation of a business;
- think critically and innovatively to generate solutions and make decisions to improve marketing and customer relations;
- self-manage and direct personal learning to work independently and collaboratively;
- communicate effectively; and
- harness the use of use of Information and Communication Technologies (ICT) where appropriate.

Values and Attitudes

This syllabus intends for students to develop the values and attitudes of:

- integrity and responsibility in making decisions;
- respect and social awareness in managing relationships with others;
- an enterprising mindset;
- resilience in overcoming challenges; and
- passion to pursue lifelong learning.

SYLLABUS FRAMEWORK

In the EBS syllabus framework shown in Figure 2.1, the concepts of basic marketing and customer relations are at the core of the EBS syllabus. The middle ring represents the outcomes of syllabus, namely foundational business knowledge, decision-making skills and an enterprising mindset. The outer ring defines the scope of the syllabus to be within the three service industries of Travel and Tourism, Hospitality and Retail.



Figure 2.1 Elements of Business Skills Syllabus Framework

THE SYLLABUS FEATURES

Foundational Business Knowledge

The foundational business knowledge includes the knowledge and understanding of the three units of the syllabus: Understanding Business Activities, Basic Marketing and Customer Relations.

Unit 1: *Understanding business activities*

This unit helps students to understand the purpose of a business and the various types of businesses in the Travel and Tourism, Hospitality and Retail industries. Impact of competition and trends on the businesses, and careers in these industries, are also examined to develop an understanding of the challenges and opportunities presented.

Unit 2: *Understanding basic marketing*

This unit helps students to understand the basics of marketing and how businesses meet the needs and wants of customers. This includes the use of market survey to gather information about target customers, and the marketing process to reach out to them.

Unit 3: *Understanding customer relations*

This unit helps students to understand the need to provide quality service to customers and the importance of effective communication in building customer relations. Students will learn how to provide good customer service in different interactions with customers.

Unit 4: *Business Investigation*

This unit helps students to understand the process and skills needed to carry out an investigation for a business to improve its marketing mix, so as to enhance its customers' experience. Students will select, interpret, analyse and evaluate information, and apply business knowledge to propose innovative and reasoned recommendations.

Enterprising Mindset

The landscape of business is constantly evolving due to economic, demographic and technological changes. Having an enterprising mindset prepares students for an evolving employment landscape, where employees are expected to seek continuous improvement to meet new challenges and demands. The ability to propose better ways of marketing and how to improve customer relations help to add value to a business. The disposition and mindset to contribute and improve oneself help to develop students as active contributors to society.

Decision-making Skills

Businesses and their employees have to make decisions on marketing and customer relations to grow the business. The syllabus provides opportunities for students to learn the process of gathering the information necessary to make a reasoned recommendation so as to enhance the customer experience for a real-world business. Sound decision-making skills are transferable and beneficial to students' future area of study and work.

SYLLABUS AMPLIFICATION

Unit 1 Understanding Business Activities

This unit introduces students to the concept of a business as an organisation that meets the needs and wants of customers. Resources are used in business activities to provide the desired goods and services. Businesses must innovate to keep up with changes in the business environment and to stay ahead of their competition.

Students will learn about the different types of businesses and their activities in the service industry: Travel and Tourism, Hospitality, and Retail. They will consider the impact of trends in the service industry and discuss ways businesses can innovate to meet the opportunities and overcome the threats presented. Students will also be aware of the career opportunities in the three industries and develop an enterprising mindset to prepare themselves for future study and employment in the service industry.

Content	Students will understand (that)	Learning Outcomes Students will be able to
1.1 Introduction to Business <ul style="list-style-type: none"> Purpose of business activity 	<ul style="list-style-type: none"> what needs and wants are businesses satisfy the needs and wants of customers 	<ul style="list-style-type: none"> state the purpose of business state the benefits of businesses to the community identify the characteristics of goods and services state what customers' needs and wants are
<ul style="list-style-type: none"> Classification of businesses according to output 	<ul style="list-style-type: none"> the differences between businesses that produce goods and businesses that provide services 	<ul style="list-style-type: none"> identify and describe the characteristics of goods-producing businesses and service-providing businesses classify businesses in terms of goods-producing, service-providing, and combinations of both
<ul style="list-style-type: none"> Resources for business activities 	<ul style="list-style-type: none"> resources are needed for business to carry out its activities 	<ul style="list-style-type: none"> identify the resources involved in business activities: capital, land, labour, enterprise

Content	Students will understand (that)	Learning Outcomes Students will be able to
<ul style="list-style-type: none"> • Competition and trends 	<ul style="list-style-type: none"> • businesses compete with one another for customers • the need for businesses to respond to the changing business landscape 	<ul style="list-style-type: none"> • state the meaning of direct and indirect competition • describe the impact of competition on businesses in the service industry • describe the impact of trends on businesses in the service industry e.g.: <ul style="list-style-type: none"> - changing customer expectations - technological developments
<p>1.2 Businesses in the Singapore service industry</p> <p>1.2.1 Travel and Tourism</p> <ul style="list-style-type: none"> • Travel agencies • Tourist attractions 	<ul style="list-style-type: none"> • what Travel and Tourism does 	<ul style="list-style-type: none"> • identify and describe the types of businesses in the Travel and Tourism industry: travel agencies, attractions: historical and cultural, nature and wildlife, commercial, events
<p>1.2.2 Hospitality</p> <ul style="list-style-type: none"> • Accommodation • Food and beverage outlets 	<ul style="list-style-type: none"> • what Hospitality does 	<ul style="list-style-type: none"> • identify and describe the types of accommodation: hotel, serviced apartment, resort, hostel • identify and describe the types of food and beverage outlets: fine dining, theme, ethnic, family, buffet, coffee house, fast food, food court, hawker centre, catering service

Content	Students will understand (that)	Learning Outcomes Students will be able to
1.2.3 Retail <ul style="list-style-type: none"> • Store retailers • Non-store retailers 	<ul style="list-style-type: none"> • what Retail does 	<ul style="list-style-type: none"> • identify and describe the types of store retailers and non-store retailers • Store retailers: speciality, convenience, department, supermarket, hypermarket • Non-store retailers: e-retail, vending machine, pushcart, pop-up retailing
1.3 Careers and career paths in the Travel and Tourism, Hospitality, and Retail industries	<ul style="list-style-type: none"> • careers and career paths in the service industry 	<ul style="list-style-type: none"> • identify and describe some of the jobs available in the Travel and Tourism, Hospitality, and Retail industries • outline possible career paths in the Travel and Tourism, Hospitality, and Retail industries

Unit 2 Basic Marketing

This unit focuses on the foundational aspects of marketing for businesses to meet the needs and wants of customers, and to be better than their competitors through their choice of marketing mix. Customers have different needs and wants, and identifying the target market(s) will help businesses to be focused in their marketing efforts. Market survey provides the information for businesses to reach their target market effectively.

Students will consider the different ways businesses can group customers and the survey methods that will help them gain a better understanding of their customers. They will discuss how businesses can innovate by improving their marketing mix to better attract their target customers. Students will also develop decision-making skills as they consider options and make the most suitable marketing recommendation for various business situations.

Content	Students will understand (that)	Learning Outcomes Students will be able to
2.1 Introduction to Marketing	<ul style="list-style-type: none">• what marketing is and the importance of understanding and meeting customers' needs and wants• four aspects of the marketing mix• what the marketing process is	<ul style="list-style-type: none">• state the purpose of marketing• state the importance of knowing customers' needs and wants• state and describe briefly the marketing mix: product, price, place and promotion• outline the marketing process

Content	Students will understand (that)	Learning Outcomes Students will be able to
<p>2.2 Know Your Customers</p> <p>2.2.1 Grouping of customers</p>	<ul style="list-style-type: none"> • different customers have different needs and wants • customers can be grouped according to similar needs and wants 	<ul style="list-style-type: none"> • identify and describe how customers can be grouped according to: <ul style="list-style-type: none"> - age - gender - income - occupation - geographic location - lifestyle - social group - benefit sought • examine the possible needs and wants of a given customer group • describe what target market is

Content	Students will understand (that)	Learning Outcomes Students will be able to
<p>2.2.2 Understand customer needs and wants</p> <ul style="list-style-type: none"> ▪ Market survey 	<ul style="list-style-type: none"> • Market survey as a method to obtain information to understand customer needs and wants 	<ul style="list-style-type: none"> • list the types of market surveys: personal survey, online survey, telephone survey and postal survey • conduct a market survey using a simple questionnaire • collate and present data collected using tables • analyse data presented in tables, bar charts and pie charts to make recommendations
<p>2.3 The Marketing Mix</p> <p>2.3.1 Product</p> <ul style="list-style-type: none"> • Aspects of product • Branding • Packaging • Support services 	<ul style="list-style-type: none"> • what product is • product can include goods and services • products offered by businesses in the Travel and Tourism, Hospitality, and Retail industries • the importance and use of brands • the importance and function of packaging for products • the importance of providing support services 	<ul style="list-style-type: none"> • describe the different aspects of a product and how they appeal to different customers • identify the requirements of target customers • recommend suitable products, with reason(s), to meet the requirements of target customers • state what a brand is • explain the importance and use of branding for products • explain the importance and functions of packaging for products • explain the importance of providing support services • list examples of support services

Content	Students will understand (that)	Learning Outcomes Students will be able to
<p>2.3.2 Pricing</p> <ul style="list-style-type: none"> • Factors to consider when setting price • Pricing techniques 	<ul style="list-style-type: none"> • what pricing is • the factors that influence pricing decisions • how pricing techniques can be used 	<ul style="list-style-type: none"> • describe the factors to consider when pricing a product • identify and describe the types of pricing techniques and their examples: <ul style="list-style-type: none"> - product-line pricing - optional-product pricing - product-bundle pricing - odd-even pricing - discount pricing • recommend, with reason(s), suitable pricing technique(s) for a given business scenario
<p>2.3.3 Place</p> <ul style="list-style-type: none"> • Factors to consider when deciding on physical location • Online presence 	<ul style="list-style-type: none"> • what place is • the use of online presence to reach target customer 	<ul style="list-style-type: none"> • identify the type of location • explain the factors to consider in determining choice of location • identify the benefits of physical presence and online presence

Content	Students will understand (that)	Learning Outcomes Students will be able to
<p>2.3.4 Promotion</p> <ul style="list-style-type: none"> • Promotion techniques • Advertising <ul style="list-style-type: none"> - Advertising media 	<ul style="list-style-type: none"> • what promotion is • the purpose of promotion • the use of information communication (ICT) in online promotion and mobile platforms • the different forms of advertising media 	<ul style="list-style-type: none"> • state the purpose of promotion • identify the different types of promotion techniques: <ul style="list-style-type: none"> - personal selling - direct marketing - advertising - public relations - sales promotion • recommend, with reason(s), suitable promotion technique(s) for a given business scenario • give examples of various advertising media: <ul style="list-style-type: none"> - newspapers - magazines - direct mail - outdoor - broadcast - electronic • recommend, with reason(s), suitable advertising medium for a given business scenario

Content	Students will understand (that)	Learning Outcomes Students will be able to
<ul style="list-style-type: none"> • Sales promotion <ul style="list-style-type: none"> - Sales promotion techniques • Public Relations 	<ul style="list-style-type: none"> • the different forms of sales promotion techniques • the different ways to create goodwill for business 	<ul style="list-style-type: none"> • give examples of sales promotion techniques: <ul style="list-style-type: none"> - coupons - price deals - contests - gifts - samples - loyalty reward programmes - purchase-with-purchase - point-of-sale display • recommend, with reason(s), suitable sales promotion techniques for a given business scenario • give examples of public relations activities: <ul style="list-style-type: none"> - press releases - special events - corporate identity materials - sponsorship
2.3.5 Applying the marketing mix	<ul style="list-style-type: none"> • the marketing mix interacts to help businesses reach its target customers 	<ul style="list-style-type: none"> • explain the marketing mix of businesses in the selected service industries • recommend, with reason(s), improvement to the marketing mix of given businesses

Unit 3 Customer Relations

This unit focuses on the importance of effective communication and quality customer service in building positive relations with customers. Customer relations and marketing contribute to the overall customer experience and customer's attraction to a business. Employees represent a business and they can add value to the customer experience with the right knowledge, skills and attitudes.

Students will learn about communication skills, and methods of communication, and apply them to various business scenarios. They will become sensitive to opportunities at different times during customer interactions to provide quality customer service.

Content	Students will understand (that)	Learning Outcomes Students will be able to
3.1 Communicating with the customer 3.1.1 Uses of communication	<ul style="list-style-type: none"> the importance of effective communication with customers 	<ul style="list-style-type: none"> identify and describe the uses of communication identify internal and external communication explain the importance of effective communication with customers
3.1.2 Communication skills <ul style="list-style-type: none"> Verbal communication skills <ul style="list-style-type: none"> - Speaking - Listening Non-verbal communication skills <ul style="list-style-type: none"> - Body language Written communication skills 	<ul style="list-style-type: none"> the skills needed for effective communication 	<ul style="list-style-type: none"> identify and explain the communication skills customer service personnel should possess to communicate effectively

Content	Students will understand (that)	Learning Outcomes Students will be able to
<p>3.1.3 Communication methods</p> <ul style="list-style-type: none"> • Face-to-face • Written • Telephone 	<ul style="list-style-type: none"> • businesses use different methods to communicate with customers 	<ul style="list-style-type: none"> • describe different communication methods • recommend, with reason(s), suitable communication method(s) for a given business scenario • interpret and communicate information from tourist maps, brochures, menus, guides and other promotional data to customers • describe how to handle telephone calls • record messages from customers accurately
<p>3.1.4 Personal grooming</p> <ul style="list-style-type: none"> • Personal hygiene • Appropriate dressing 	<ul style="list-style-type: none"> • the importance of personal grooming and hygiene for customer service personnel 	<ul style="list-style-type: none"> • explain the importance of personal grooming in relating well to customers • give examples of good personal hygiene practices at the workplace • identify and explain appropriate dressing for customer service personnel

Content	Students will understand (that)	Learning Outcomes Students will be able to
3.2 Customer service 3.2.1 Quality customer service	<ul style="list-style-type: none"> the importance of quality customer service in the service industry 	<ul style="list-style-type: none"> state what customer service is describe what quality customer service is explain the importance of quality customer service identify the skills and qualities that are needed by employees to deliver quality customer service explain the importance of good product knowledge identify aspects of product knowledge that are required by customer service staff working in the service industry
3.2.2 Providing customer service <ul style="list-style-type: none"> Approaching customers Presenting product information to customers Closing the customer experience Providing after-sales service Performing service recovery <ul style="list-style-type: none"> Service breakdown Service recovery 	<ul style="list-style-type: none"> ways to provide quality customer service at various points of customer interaction the importance of after-sales service the importance of service recovery to maintain good customer relations 	<ul style="list-style-type: none"> describe ways of approaching customers describe ways to present product information to customers: <ul style="list-style-type: none"> finding out customers' needs and wants presenting the product handling customers' questions and objections describe ways to close the customer experience positively explain the importance of after-sales service identify types of after-sales service describe ways of handling after-sales service explain the importance of service recovery explain what service breakdown is describe the procedure for handling service breakdown and for performing service recovery

Unit 4 Business Investigation

Business Investigation (BI) simulates the decision-making process undertaken by real-world businesses. It involves the demonstration of skills needed to gather, select, interpret, analyse and evaluate information for decision-making and also the application of business knowledge to propose innovate and reasoned recommendation. Through BI, the syllabus outcomes to apply foundational business knowledge and demonstrating enterprising mindset and decision-making, can be achieved.

Focusing on the marketing mix of an authentic real-world business, students will go through the process of BI by identifying the information needed, planning ways to gather the information, carrying out the plan and analysing the information to report their findings. Based on these findings, the students are to suggest options to improve the marketing mix of the business so as to enhance its customers' experience. Students will analyse the options to recommend an improvement for the business to undertake.

Content	Students will understand (that)	Learning Outcomes Students will be able to
<p>4.1 BI process for decision-making:</p> <ul style="list-style-type: none"> • Understand the objective of BI • Plan the investigation to gather information • Carry out the investigation • Analyse information and report findings • Suggest options and make decision 	<ul style="list-style-type: none"> • the use of BI to identify how improvements might be made for the business 	<ul style="list-style-type: none"> • perform an investigation of an authentic real-world business to recommend improvement to its marketing mix • understand the objective of BI is to enhance customer experience through improvement to the business' marketing mix • plan and carry out the BI: <ul style="list-style-type: none"> - identify sources of information about the business: its marketing mix; its customers; the customer service it provides; its competitors; trend affecting the business - gather information from primary and secondary sources <ul style="list-style-type: none"> ○ primary sources: survey, observation, interview, etc. ○ secondary sources: internet websites, newspapers, brochures, etc.

Content	Students will understand (that)	Learning Outcomes Students will be able to
		<ul style="list-style-type: none"> - present information gathered: tables, photographs, drawings, notes, screenshots, etc. • analyse the information gathered and report findings in own words on the: <ul style="list-style-type: none"> - nature of the business and its target customers - marketing mix and customer service of the business - impact of competition and trend on the customer experience provided by the business • suggest options and make decision: <ul style="list-style-type: none"> - suggest options for improvement to the marketing mix of the business - recommend, with reasons, ways to improve the marketing mix of the business

CONTENT ALIGNMENT TO MOE INITIATIVES AND FINANCIAL LITERACY

In the EBS Syllabus, students are given opportunities to develop skills and Emerging 21st Century Competencies (E21CC) through rich and meaningful learning experiences. The National Education narrative and Financial Literacy messages are also woven into what students learn as they discover the business landscape in Singapore. The mapping of the E21CC, National Education and Financial Literacy to EBS is outlined in the following table.

MOE Initiatives		Financial Literacy (FL)	Learning Experiences
E21CC	National Education		
<p>1 Civic , Global and Cross-Cultural Literacy</p> <p><i>CGC1: Demonstrates understanding of values, ideals and issues of personal, community and national significance</i></p> <p>1.3 Students are able to consider the influence of trends, customer expectations and technological advancements in the business landscape in Singapore and how they should respond to the challenges and opportunities presented.</p>	<p>1 Students develop a <i>sense of reality</i> when they:</p> <ul style="list-style-type: none"> • <i>show awareness and understanding of Singapore’s constraints and vulnerabilities; and</i> • <i>make connections with the contemporary realities that confront us as a country amidst the backdrop of an unpredictable world.</i> 	<p>1 Personal resources are limited and have to be allocated for different purposes.</p> <p>One needs to:</p> <ul style="list-style-type: none"> • make choices on the use of personal resources; • understand that an opportunity cost will be incurred when a decision is made; • differentiate between a want and a need; and • make rational decisions for purchases by considering the costs and benefits. 	<ul style="list-style-type: none"> • Students consider the impact of trends, customer expectations and technological advancements on the business landscape and on the businesses in the service industry in Singapore. • Students understand the type of resources businesses need to carry out its activities. • Students are able to apply what they have learned, to plan and organise events such as a bazaar to celebrate <i>International Friendship Day</i>.

MOE Initiatives		Financial Literacy (FL)	Learning Experiences
E21CC	National Education		
<p><i>CGC3: Aware of global issues, interconnections, and trends, and forms informed perspectives on them</i></p> <p>3.1 Students are aware of global trends affecting local businesses such as tourist arrivals and meetings, incentives, conferences and exhibition (MICE) events in Singapore.</p>		<p>Students learn the:</p> <ul style="list-style-type: none"> • concept of needs and wants and how different customer groups have different needs and wants; • different resources that businesses need to carry out their activities; • factors affecting the pricing of a product such as cost, customer's willingness to pay and the price charged by competitors; and 	<ul style="list-style-type: none"> • Students can learn to apply the concepts learnt by creating products to sell. They would have to determine the target market(s) for their products and how to price their products. The products can then be sold to schoolmates to raise funds for special events.

MOE Initiatives		Financial Literacy (FL)	Learning Experiences
E21CC	National Education		
<p><i>CGC6: Shows sensitivity and openness in interactions with people from diverse social, cultural and religious communities to promote social cohesion</i></p> <p>6.1 Students are able to collaborate respectfully with peers from different backgrounds during pair or group work.</p> <p>6.3 Students are able to consider the needs and wants of different groups of people and suggest ways for businesses to build good customer relations with them.</p>	<p>2 <i>Students develop a sense of belonging when they:</i></p> <ul style="list-style-type: none"> <i>show awareness of who we are as Singaporeans and a nation, with shared understanding of the common good;</i> <i>develop an attitude of openness to accept others who are different from them; and</i> <i>proactively contribute and work on improving their lives and those around them.</i> 	<ul style="list-style-type: none"> rationale for choice of marketing techniques and communication methods for different scenarios. <p>Possible FL application:</p> <ul style="list-style-type: none"> Students evaluating their own needs and wants by using the example of mobile phones (smart phone vs normal phone). 	<ul style="list-style-type: none"> Students understand the purpose of businesses and the contribution of the service industry namely, Travel and Tourism, Hospitality and Retail industries in Singapore. Students learn that businesses need to innovate to improve their marketing mix and customer service to better satisfy their target customers.

MOE Initiatives		Financial Literacy (FL)	Learning Experiences
E21CC	National Education		
<p>2 Critical, Adaptive and Inventive Thinking</p> <p><i>CAIT5: Explores possibilities and generates novel and useful ideas:</i></p> <p>5.3 Students are able to explore and generate options that may involve modifying existing ones which can improve a business through different business scenarios and BI.</p> <p><i>CAIT1: Exercises sound reasoning and decision-making:</i></p> <p>1.3 Students are able to consider alternatives presented to derive a reasoned conclusion.</p> <p>1.4 Students are able to analyse the information they have gathered from their research, propose options, weigh the pros and cons of each option, and</p>	<p>3 <i>Students develop a sense of hope when they:</i></p> <ul style="list-style-type: none"> • <i>display confidence and optimism in Singapore’s future, and resilience to face the challenges ahead;</i> • <i>embrace the principles we value as Singaporeans (for example, self-determination, multi-racialism); and</i> • <i>feel empowered to seek opportunities in challenges, believing that Singapore is their home, regardless of where they may live.</i> 	<p>2 <i>Personal expenditure comes from one’s current or future income</i></p> <p>One needs to:</p> <ul style="list-style-type: none"> • <i>spend within one’s means;</i> • <i>understand that spending beyond one’s earning capacity will lead to incurring debts, which have to be repaid by drawing on future income; and</i> • <i>understand that falling into a debt trap will have long term negative implications on one’s life.</i> 	<ul style="list-style-type: none"> • Students learn the importance of providing quality customer service and how to provide quality customer service in different customer interaction scenarios. • Students have an awareness of the changing employment landscape and career opportunities in the service industry. • Students have an awareness of how businesses in Singapore innovate to remain competitive and continue to contribute to Singapore's economy.

MOE Initiatives		Financial Literacy (FL)	Learning Experiences
E21CC	National Education		
<p>recommend the most suitable option to improve a business.</p> <p><i>CAIT4: Manages complexities and ambiguities by adjusting one's perspective and strategies:</i></p> <p>4.3 Students are able to handle information from varied sources, organise and analyse the information from different perspectives to form a reasoned decision.</p>	<p>3 <i>Students develop a will to act when they:</i></p> <ul style="list-style-type: none"> • <i>show a collective resolve and a sense of shared mission to work towards building a Singapore for all;</i> • <i>demonstrate a willingness to support Singapore in whatever ways they can to keep it safe and peaceful; and</i> • <i>recognise the need to be active citizens, seeing themselves as playing a role in the flourishing of the nation.</i> 	<p>Students learn the:</p> <ul style="list-style-type: none"> • different resources that businesses need to carry out their activities; • importance of branding to benefit businesses and customers; and • factors affecting pricing such as cost of the products. <p>Possible FL application:</p> <ul style="list-style-type: none"> • The concept of limited resources to spend within one's means. • Becoming a critical consumer in purchasing choices to manage personal expenses. 	<ul style="list-style-type: none"> • Students investigate authentic businesses to propose reasoned recommendations for the marketing mix of the businesses. • Students learn to make reasoned decisions by considering different options. • Students acquire an enterprising mindset to seek improvement and continual learning to improve themselves in future study and work.

MOE Initiatives		Financial Literacy (FL)	Learning Experiences
E21CC	National Education		
<p>3 Communication, Collaboration and Information Skills</p> <p><i>CCI1: Effectively communicates information and co-constructs meaning</i></p> <p>1.3 Students are able to communicate and justify their proposed recommendations to address business issues and scenarios.</p> <p>CCI3: Interacts and works effectively in group settings to contribute to shared goals</p> <p>3.3 Students are able to work collaboratively to discuss and share perspectives to construct new understanding and ideas.</p>		<p>3 <i>Personal financial stability is established through adequate personal savings, early financial planning and wise investments</i></p> <p><i>One needs to:</i></p> <ul style="list-style-type: none"> • <i>cultivate a good saving habit from a young age;</i> • <i>start financial planning early; and</i> • <i>increase one's resources through investments, if possible.</i> 	<ul style="list-style-type: none"> • Students can participate in work experience programmes where they will come into contact with people from all walks of life to appreciate the importance of communication skills.

MOE Initiatives		Financial Literacy (FL)	Learning Experiences
E21CC	National Education		
<p><i>CCI5: Employs effective strategies to locate digital and non-digital information and resources, and exercises discernment by evaluating the accuracy, credibility, and relevance of information</i></p> <p>5.3 Students are able to select, organise and manage business information from different sources, and verify the accuracy of the information by cross-referencing to support decision-making.</p> <p><i>CCI6: Creates and shares digital and non-digital information ethically and responsibly, and maintains a positive online presence</i></p> <p>6.3 Students are able to share perspectives in a considerate manner through online platforms such as Google documents and other online discussion applications.</p>		<p><i>Students learn the:</i></p> <ul style="list-style-type: none"> <i>risks and rewards in being an entrepreneur as part of business resources.</i> <p><i>Possible FL application:</i></p> <ul style="list-style-type: none"> <i>Consider starting a business, to invest or to save funds in bank accounts.</i> 	<ul style="list-style-type: none"> Students become more media literate when they use the Internet to research information.

SECTION 3: PEDAGOGY

- Singapore Curriculum Philosophy
 - Pedagogical Approaches
 - Experiential Learning

3. PEDAGOGY

SINGAPORE CURRICULUM PHILOSOPHY

The Singapore Curriculum Philosophy (SCP) presents the core beliefs for teaching, learning and assessment. Teachers should actively draw reference from the SCP and the knowledge bases (KB) related to teaching and learning of EBS, and translate them into a meaningful application of the Pedagogical Practices (PP) as spelt out in the Singapore Teaching Practice (STP).

The STP explicates a set of PP that describes the four fundamental teaching processes and the corresponding 24 Teaching Areas (TA), as presented in Figure 3.1 below.

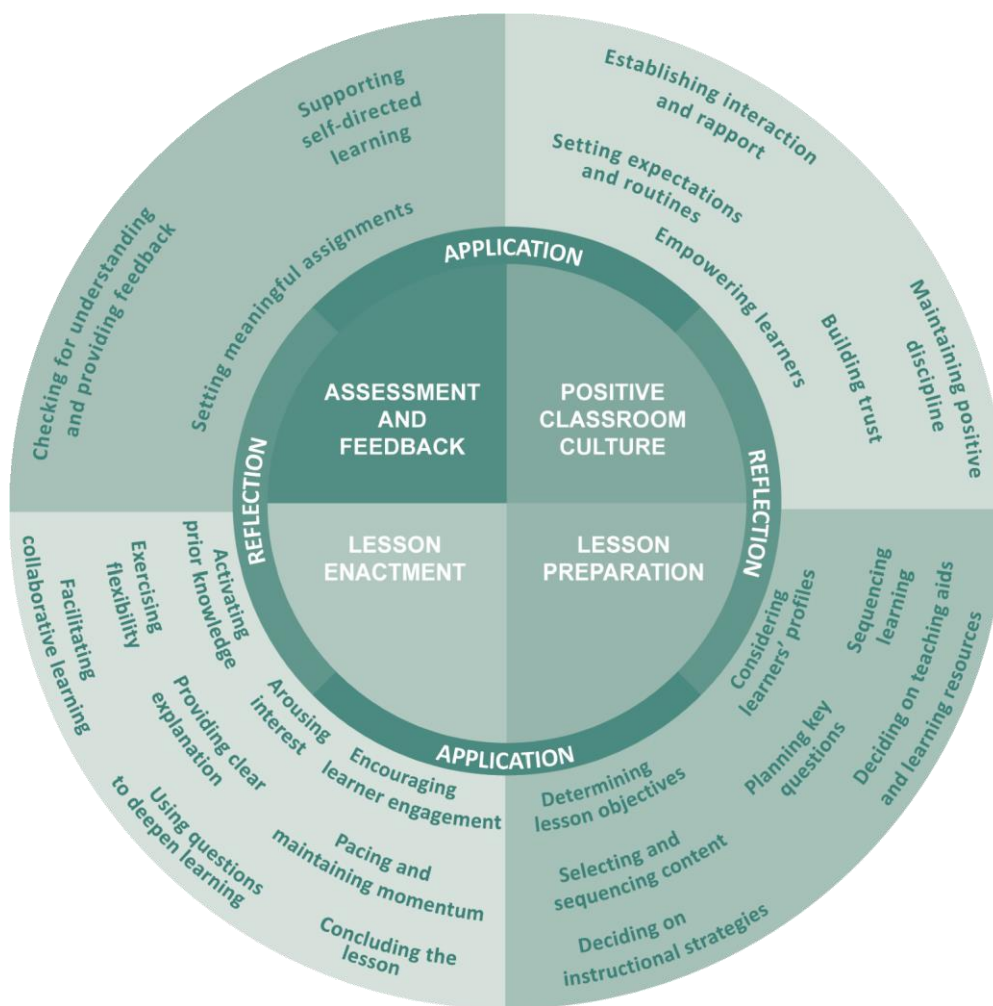


Figure 3.1 The PP outlining the four TP and the corresponding 24 TA in the STP

Pedagogical Approaches

The pedagogical approaches advocated for the teaching of EBS are undergirded by the considerations to:

Engender the Joy of Learning

Research on students of N(T) profile revealed that they need a greater amount of cognitive, affective and social support. Such support can be provided by fostering students' curiosity, interest and desire to learn through opportunities for enjoyable real-world interaction, authentic and engaging tasks, and activities that allow for personal choice and collaboration with peers (Linnakylä, Väliärvi & Arffman, 2011). The learning of EBS provokes the joy of learning through the design of authentic learning experiences that support active engagement between content knowledge and the real world.

Align to Syllabus Aims and Outcomes

The EBS syllabus aims for students to demonstrate an enterprising mindset by thinking critically and innovatively, and to make informed decisions as they face challenges in their future studies and careers. The use of experiential learning in EBS supports students in constructing new knowledge based on reflections on the learning experiences, and encourages the application of E21CC skills such as critical thinking, reasoning and problem solving (Zohar & Dori, 2003; Zohar & Peled, 2008), aligned to the syllabus aims and outcomes.

EXPERIENTIAL LEARNING

The N(T) Step Curriculum focuses on enhancing personal and social learning to address N(T) students' critical need for motivation and purpose of schooling. The Step Curriculum for upper secondary level focuses on building positive work habits and skills for the future study or work. EBS curriculum is designed such that learning is authentic, contextualised and applied.

The awareness of the future economy's uncertainty led to the need to prepare students with technological literacy, creativity, innovation, problem-solving and collaboration skills. This urged the move away from a didactic way of teaching to interactive and collaborative pedagogies where students have the opportunity to be actively involved in the learning process.



Learning is the process whereby knowledge is created through the transformation of experience.

Kolb, 1984

Kolb's experiential learning theory presents that learning takes place when students undergo a process designed to create opportunity for them to interact with their environment, to encounter dissonance of what is new and what is known. The process involves reflection on the dissonance to derive and test the new knowledge.

The adapted Experiential Learning Cycle (ELC) framework for EBS articulates four stages of students' engagement in effective learning of knowledge and skills (Experiential Learning Cycle, David Kolb 1984). The experiential learning paradigm requires teachers to enable students to be actively involved in the experiences. This requires teachers to define relevant activities and to create on a positive classroom culture, conducive for reflection and experimentation of new knowledge.

Figure 3.2 shows the stages of students' engagement in ELC and an example of how ELC can be implemented in a lesson on *Good Customer Service*.



Figure 3.2 The Experiential Learning Cycle for EBS Lessons

Stage 1: Concrete Experience

This stage is when students engage in an activity that enables interaction with the real world. These activities involve the use of their senses such as sight, hearing and touch. They could range from indoor activities such as role play, group discussions, viewing a video or presentation, to outdoor experiences such as learning journeys or hands-on work experience.

Stage 2: Reflective Observation

This stage involves review on the part of the students to make sense of the ideas that arise from the experience. This can be achieved through questioning by teachers or steps that provide scaffolding, in journals or worksheets. Reflective questions could include simple questions such as “What did you do?” to higher-level questions such as “What problems did you encounter?” or “What was done correctly or incorrectly?”.



Experiential learning takes place when a person involved in an activity looks back and evaluates it, determines what was useful or important to remember, and uses this information to perform another activity.

John Dewey



Stage 3: Abstract Conceptualisation

This is the thinking stage where students draw conclusions of their reflections and consider how they can be translated into practice. The conceptualisations can take the form of scripting, creating or discussion to relate how the reflections transform into new knowledge.

Stage 4: Active Experimentation

This stage is when students use their newly acquired knowledge and test them in a new scenario. This could involve a revised role play or activity like answering questions from a worksheet. Learning is a continuous process; the experimentation then creates a new experience for students to further reflect, conceptualise and experiment to create another new learning.

SECTION 4: ASSESSMENT

- The MOE Assessment Philosophy
- Formative and Summative Assessment
- The Normal Technical Level Elements of Business Skills National Examination

4. ASSESSMENT

THE MOE ASSESSMENT PHILOSOPHY

Assessment is an integral part of the learning process and should be closely aligned with curricular objectives, content and pedagogy. In order for the assessment to lead to meaningful learning, the “what” and “how” of assessment should be firmly anchored in the clarity of purpose – that is, the “why”. Assessment should be designed and implemented to provide information on intended student learning outcomes. This involves the purposeful and regular collection of quantitative and qualitative information about students’ progress and development. The information is then used to assess students’ attainment of intended learning outcomes and to design future teaching and learning activities.

The three key messages of the MOE Assessment Philosophy are:

- Assessment is integral to the learning process.
- Assessment begins with clarity of purpose.
- Assessment should collect information that informs future practices.

Both school assessment and national examinations play important, albeit different roles. A balanced assessment system should have both formative and summative assessments. Formative assessment provides information on the effectiveness of teachers’ instructional activities, while summative assessment serves to inform on students’ mastery of content knowledge and skills.

FORMATIVE AND SUMMATIVE ASSESSMENT

Assessment require teachers to have a good understanding of the students’ profiles and the learning outcomes delineated in the EBS syllabus. The demands of the assessment in terms of the knowledge and understanding, skills and values, and attitudes needed must be diligently planned, taught and developed in students with the appropriate instructional strategies. A well-designed assessment has the ability to increase student engagement and motivation, and empower them to become self-directed learners.

Formative assessment tasks in EBS should be varied to engage different types of learners. They should also be bite-sized to allow students to understand at a more manageable pace and apply the concepts, receive feedback, reflect, conceptualise and experiment again to acquire the competence and confidence to progress the next milestone. Formative assessment can be integrated into lessons in the form of individual assignments or group activities such as a project or discussion. Resources on **Student Learning Space** (SLS) also provide opportunities for students to become more self-directed in managing and monitoring their learning.

Complementing the **experiential learning cycle**, formative assessment allows students to practise skills by demonstrating their knowledge and be evaluated based on their performance and not their ability to memorise information. The iterative process in formative assessment and experiential learning identifies skills and learning targets clearly, and feedback is given to students on how to improve.

Summative assessment requires teachers to decide what to assess, the question items, how to allocate the marks and what to infer from assessment results. The design of an assessment task must consider assessment principles of fairness, validity and reliability. While summative assessment for EBS should include timed written tests and examinations to provide information on students' achievement, provision could also be made to include assessment on BI skills.

THE NORMAL TECHNICAL LEVEL ELEMENTS OF BUSINESS SKILLS NATIONAL EXAMINATION

ASSESSMENT OBJECTIVES (AO)

AO1: Knowledge and Understanding

- Demonstrate knowledge and understanding of business activities and concepts, techniques and skills in marketing and customer relations in the context of the Travel and Tourism, Hospitality, and Retail industries.

AO2: Application

- Apply knowledge and understanding of marketing and customer relations to a variety of business scenarios.
- Gather, select and interpret different sources of information in conducting an investigation of a chosen business.

AO3: Analysis and Evaluation

- Analyse and evaluate information in a variety of business scenarios in order to make reasoned judgements, recommendations and decisions.

SCHEME OF ASSESSMENT

1 ASSESSMENT MODE

The assessment comprises two compulsory papers. Paper 1 is a written paper and Paper 2 takes the form of a coursework.

2 SPECIFICATION GRID

Paper	Description	Marks	Overall Weighting	Duration
1 Written	There will be 4 compulsory questions from Units 1 to 3 of the syllabus, comprising short response and structured questions: (i) with helping words; (ii) requiring short answers, not necessarily in complete sentences.	100	60%	1 hour 30 mins
2 Coursework	The coursework requires candidates to conduct a business investigation, making use of content and skills acquired from Units 1 to 4 of the syllabus. Candidates in a class are required to choose different businesses in the selected service industry. A total of 20 hours must be assigned during curriculum time to facilitate the completion of the coursework.	80	40%	20 hours of curriculum time over 10 to 14 weeks

The following weighting of the assessment objectives gives an indication of their relative importance. They are not intended to provide a precise statement of the number of marks allocated to each assessment objective.

	AO1 Knowledge and Understanding	AO2 Application	AO3 Analysis and Evaluation	Total
Paper 1	18%	30%	12%	60%
Paper 2	12%	20%	8%	40%
Overall	30%	50%	20%	100%

DESCRIPTION OF COMPONENTS

PAPER 1 WRITTEN

The question paper will comprise 4 compulsory questions from Units 1 to 3, comprising structured and short response questions. Each question provides a business context that frames the subsequent part questions. Candidates may be required to select a response to true/false items, match/sequence items, complete items from a choice of options, etc. or to compose a response to a given context.

PAPER 2 COURSEWORK

The question paper will specify one service industry (Travel and Tourism *or* Hospitality *or* Retail) for business investigation. Candidates are required to choose one business within the specified industry with a physical location in Singapore that customers can go to. They will gather information on the business and its customers, its marketing mix and customer service, and how competition and trend within the service industry affect the business. Candidates will use their findings in order to make decisions and a recommendation on how the marketing mix of the business could be improved to provide a better customer experience.

A total of 20 hours in the computer laboratory will be assigned during curriculum time to facilitate the completion of candidates' coursework. These 20 hours provide candidates with the opportunity to gather information from secondary sources such as websites, brochures, newspapers, etc.; to organise their findings for submission; to respond to the coursework tasks; and to have individual review sessions with their coursework supervisors. Outside of these 20 hours, candidates are expected to gather information from primary sources about their chosen business by undertaking surveys, observations, interviews, etc.

Candidates will be assessed on:	AO1	AO2	AO3	Marks
Information gathering		16		16
Nature of business and its customers	16			16
Marketing mix and customer service of the business		16		16
Competition and trend in the service industry	8	8		16
Decision-making and recommendation			16	16
Total marks	24	40	16	80
% weighting	12%	20%	8%	40%

The assessment criteria and level descriptors are provided in [Pages 45 to 49](#).

ASSESSMENT CRITERIA FOR PAPER 2

	Level 1	Level 2	Level 3	Level 4
Task 1: Information Gathering	<p>Candidate provides generic information from primary sources.</p> <p>Materials are not related to the business or tasks.</p>	<p>Candidate provides relevant information on the business and task from one primary source.</p>	<p>Candidate provides relevant information on the business and tasks from two primary sources.</p>	<p>Candidate provides relevant and comprehensive information on the business and tasks from two primary sources.</p>
	<p>Candidate provides generic information from secondary sources.</p> <p>Materials are not related to the business or tasks.</p>	<p>Candidate provides relevant information on the business and task(s) from two secondary sources.</p>	<p>Candidate provides relevant information on the business and tasks from a variety of secondary sources.</p>	<p>Candidate provides relevant and comprehensive information on the business and tasks from a variety of secondary sources.</p>

	Level 1	Level 2	Level 3	Level 4
Task 2: Nature of the Business and its Customers	Candidate gives limited, or no, description of the nature of the business.	Candidate describes two aspects of the nature of the business.	Candidate describes two aspects of the nature of the business, based on information gathered.	Candidate describes in detail the nature of the business, based on information gathered.
	Candidate gives limited, or no, description of the type(s) of customer(s) the business attracts and/or of the needs and wants of customers.	Candidate describes one type of customer the business attracts and/or one of the needs and wants of customers.	Candidate describes more than one type of customer the business attracts and at least one of the needs and wants of these customers, based on information gathered.	Candidate describes in detail the types of customers the business attracts and the needs and wants of these customers, based on information gathered.

	Level 1	Level 2	Level 3	Level 4
Task 3: Marketing Mix and Customer Service of the Business	<p>Candidate identifies the four Ps and gives limited, or no, explanation of the marketing mix.</p> <p>Responses are generic.</p>	<p>Candidate describes how the marketing mix is used by the business.</p> <p>(At least two Ps described.)</p>	<p>Candidate explains how the marketing mix is used by the business, based on information gathered.</p>	<p>Candidate explains how the marketing mix is used by the business to meet its customers' needs and wants, based on information gathered.</p>
	<p>Candidate identifies features of customer service, or gives limited example(s) of good and/or poor customer service.</p> <p>Responses are generic.</p>	<p>Candidate describes, with example(s), how the business has provided good and/or poor customer service.</p>	<p>Candidate explains, with examples, how the business has provided good and/or poor customer service, based on information gathered.</p>	<p>Candidate explains in detail, with examples, how the business has provided good and/or poor customer service, based on information gathered.</p>

	Level 1	Level 2	Level 3	Level 4
Task 4: Competition and Trend in the Service Industry	Candidate gives limited, or no, description of competition and/or trend. Responses are generic.	Candidate describes one competitor and/or one trend that the business might need to be aware of.	Candidate describes one competitor and one trend the business might need to be aware of, based on information gathered.	Candidate describes in detail one competitor and one trend that the business might need to be aware of, based on information gathered.
	Candidate identifies how one competitor and/or one trend affect the business. Responses may not relate to the customer experience provided by the business.	Candidate describes how one competitor and/or one trend affect the customer experience provided by the business.	Candidate explains how one competitor or one trend affect the customer experience provided by the business, based on information gathered.	Candidate explains how one competitor and one trend affect the customer experience provided by the business, based on information gathered.

	Level 1	Level 2	Level 3	Level 4
Task 5: Decision-making and recommendation	Candidate identifies generic suggestion(s) to improve the marketing mix.	Candidate identifies two suggestions to improve the marketing mix of the business.	Candidate describes two suggestions to improve the marketing mix of the business.	Candidate describes two suggestions to improve the marketing mix of the business.
	Candidate gives limited or no reasons for suggestion(s).	Candidate gives at least one reason for each suggestion.	Candidate gives one reason for each suggestion, using findings in Tasks 1 to 4.	Candidate gives two reasons for each suggestion, using findings in Tasks 1 to 4.
	Reasons are not linked to findings in Tasks 1 to 4.	Reasons may not be linked to findings in Tasks 1 to 4.		
	Candidate makes a recommendation with limited or no reasoning on generic impact of change.	Candidate makes a Recommendation with reasoning that relates to generic impact of change.	Candidate makes a recommendation with reasoning that relates to the impact on the business or its customers.	Candidate makes a recommendation with reasoning that relates to the impact on the business and its customers.

USE OF CALCULATOR

An approved calculator may be used in Paper 1 and Paper 2.

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