Haub School Review
Spring 2014

THE ERA OF
BIG DATA

Business Beyond the Bottom Line | 16
Students Learn Nonprofit Management | 18
Given how much data is generated in business, it’s not surprising that graduates with the skills to interpret this information and make strategic decisions are in high demand and earning impressive salaries. With the introduction of the business intelligence & analytics undergraduate major in 2004, and the graduate program in 2005, the Haub School of Business has been at the forefront of this industry trend, earning recognition as a top-ranked program by Eduniversal. For Haub, these programs have afforded students tremendous opportunity. Graduates have proved a natural fit for consulting and analyst positions, as well as internal audit, statistical and actuarial work, marketing, sports, revenue management, and a host of other rewarding careers. You will learn more about these alumni, our students and the faculty in this issue’s cover story.

With every innovative endeavor, the Haub School’s ethics-centered approach to business remains paramount. One such example is the student chapter of the international organization Net Impact. Established in 2006, this group has contributed to the study and pursuit of business ethics, which is woven into the cultural fabric of our school. I’m proud of these students’ efforts and eager for you to read about their experiences.

Lastly, in this issue you will read about a new service-learning course, which aims to increase undergraduate exposure to the unique challenges and rewards of running a nonprofit. Based in the Ignatian tradition of social justice, critical thinking, and a commitment to serving the greater good, it combines classroom learning with weekly service.

Today’s executives are required to bring a broader view of the world to their careers. The Haub School stands poised to equip our students with the necessary skills to thrive in their chosen professions and communities.

Joseph A. DiAngelo Jr., Ed.D. ’70
Dean, Haub School of Business
Saint Joseph’s University
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The Department of Food Marketing hosted the eighth annual Food Industry Summit on Thursday, March 13, from 8 a.m. to 4 p.m. This year’s summit, “Leveraging Omni-Channel Marketing with the Connected Consumer,” featured several dynamic industry speakers including:

- Mike Senackerib, Senior Vice President and Chief Marketing Officer, Campbell’s
- Jasbir Patel, Vice President Omni-Channel, Walgreens
- Jessica Gioglio, Director of Social Media, Dunkin Donuts
- Michael Moore, Director of E-Commerce, Nestlé Purina PetCare
- John Caron, Vice President of Marketing, Catalina
- Janet Oak, Senior Director of Strategy and Insights, Daymon Worldwide
- Seth Moser, Senior Manager, Accenture
- Bill Bishop, Chief Architect and Chairman, Bricks Meet Clicks

“Over the last seven years, the summit has demonstrated significant value for all attendees, gaining valuable insights from thought leaders across the various disciplines of the food industry,” says Ferdinand Wirth, Ph.D., chair and associate professor of food marketing. “Our department is uniquely suited to host an event like this. For the past 50 years, we have been educating undergraduate and graduate students, performing research, supporting government initiatives, and leading discussions on key issues within the food industry.”

The Pedro Arrupe Center for Business Ethics, in partnership with KPMG and Essent Group, LTD., hosted an Intercollegiate Business Ethics Case Competition on Thursday, April 4, in Mandeville Hall.

Student participants from Saint Joseph’s University, West Chester University, La Salle University, Temple University, Drexel University and Villanova University competed against one another for the first place title. The students were challenged with solving a real-life ethical issue in the accounting field. Final presentations were delivered in front of a panel of KPMG and Essent judges and gift cards and certificates were awarded to the winning team.

“The mission of the Arrupe Center for Business Ethics is to ensure that all Saint Joseph’s students receive a strong business education grounded in an awareness of ethical issues and an ability to make ethical business decisions,” says Stephen Porth, Ph.D. ’80, associate dean of HSB and professor of management. “We were enthusiastic to have this dialogue with students from all over the region.”
With 16 successful years in the restaurant business under his belt, Tony Altomare, president and founder of the group that owns and operates Tony Roni’s Pizza and Wit or Witout? Philly Cheesesteaks, oversees 10 eateries in locations throughout the Philadelphia area. In 2014, Altomare plans to expand his operation and open four additional restaurants.

So, why did this veteran entrepreneur seek membership in SJU’s Initiative for Family Business and Entrepreneurship?

“Learning is essential to any business,” says Altomare. “Through networking and seeking advice from fellow entrepreneurs, I can grow my business. It’s also an opportunity to develop skills in areas that interest me such as financing, accountability and infrastructure.”

A new effort in the Haub School of Business, the Initiative for Family Business and Entrepreneurship (IFBE) provides family business owners with the tools and resources needed for long-term sustainability and prosperity in the marketplace. Altomare says an IFBE-sponsored seminar featuring Franco Lombardo, a wealth manager and author of Money Motto, captured his attention. “The seminar challenged me to look in the mirror and understand how I needed to improve personally before growing professionally,” he says. “I knew the Initiative would be a great resource to develop on both levels.”

Founded in 2012, the Initiative was created with the recognition that family businesses are a dominant force in the national and global economy. Out of the 22 million businesses nationwide, over 20 million are family owned, says Michael McGrann, director of the IFBE. “Family businesses make up a large percentage of companies, not only in the Northeast, but in the Philadelphia area specifically. We are the only regional program focused on supporting their unique needs.”

Industries represented by current Initiative members include food manufacturers, real estate developers and service providers, among others. Corporate sponsors — PricewaterhouseCoopers, Saul Ewing, Morgan Stanley, AUA Capital Management, Creative Financial Group and Stream Media — help develop the Initiative’s curriculum and provide funding.

“We evaluate and grade the leadership capabilities of the next generation, and share ways to improve their business practices,” says McGrann. “Ultimately, we want to help these businesses create a plan that sustains social and economic growth from one generation to the next.”

Initiative member Lori (Pica) Rosario ’04, a member of the family who owns Pica’s, a full service family restaurant in Upper Darby, Pa., echoes these sentiments. The Italian restaurant was founded in 1945 by her grandfather; today, her father, Frank, plays an active role while his children, Lori, Frank ’01 and Angela (Pica) Oandasan also manage the operation. “Not only did we want to improve our organizational skills, we also looked for assistance in building a succession plan,” explains Rosario.

IFBE members are given specialized access to professional resources, including webinars, executive forums, networking events, and exposure to industry leaders through a speakers series. “We have hosted forward thinkers including Dr. Peter Linneman, former professor of real estate at the Wharton School of Business, and Carolyn Greenspon, a fifth generation member of the family that owns and operates The New York Times,” says McGrann. “These leaders share lessons with our family business owners, who benefit greatly from hearing their experiences.”

Jim Lockwood ’04 and his father James are the founders of The Lockwood Group, a technology and logistics services provider to the Department of Defense, and Lockwood Group Staffing, a military overseas staffing firm with headquarters in Maryland. He joined the Initiative to broaden his network and learn from other successful professionals. “The connections I have made through events have been fruitful. The additional best practices and lessons learned from event speakers provide the essential business acumen needed for us to grow,” he says.

Although in its early stages, the IFBE already has 22 family business members. Long-term, McGrann hopes the Initiative will be recognized as the nation’s top resource for family businesses. “Our continued focus is helping families create a culture of stewardship and entrepreneurship that can be passed down from one generation to the next,” he says. “This is what sets our program apart.”
Haub School News

Family Business and Entrepreneurship Program Earns National Attention

The family business and entrepreneurship program (FBE) was selected by the United States Association of Small Businesses and Entrepreneurship (USASBE) as one of four national finalists for its Outstanding Emerging Program award, which recognizes excellence in entrepreneurship education.

The USASBE is the largest independent, professional, academic organization in the world dedicated to advancing the discipline of entrepreneurship. The Outstanding Emerging Program award is given to institutions or programs that have been in existence for three years or less, or that have gone through a major revision during the same time period. Programs are judged on innovation, quality, potential viability, and comprehensiveness. The winner was announced on January 11 at the USASBE annual conference.

“The FBE program has experienced tremendous growth in a short time, and this recognition of our efforts by the USASBE is a great honor,” says Kenneth Kury, Ph.D., assistant professor of family business and entrepreneurship.

Established in spring 2010, the FBE program provides family business owners, entrepreneurs and University students with the tools necessary to increase long-term competitiveness, ownership prosperity and family unity for generations to come. This is accomplished through a combination of world-class education, unique experiential learning programs, an innovative curriculum, and applied research.

“Students are equipped with the strategic tools needed to successfully navigate all aspects of running a business, including managing a family firm, launching a new business venture, and operating in the corporate world,” says Kury.

In addition to the recognition by the USASBE, the program’s Social Entrepreneurship course was honored with the Mid-Atlantic Association of Colleges of Business Administration’s Innovation in Teaching Award in fall 2011.

Haub School Expands Online Offerings

The Haub School of Business is deepening its reach and expanding its impact with the addition of two online degree programs. The new programs include an MBA in food marketing and a bachelor’s degree offered through the Haub School’s Degree Completion program. HSB aims to complement the school's existing online offerings, which now include:

- Business Intelligence & Analytics
- Financial Services M.S.
- Managing Human Capital M.S.
- MBA
- Pharmaceutical & Healthcare Marketing MBA
- NEW Food Marketing MBA
- NEW Haub Degree Completion Program

“The addition of these online programs provides HSB with the power to communicate and engage with students from all over the world,” says Joseph A. DiAngelo Jr., Ed.D. ’70. “The experience currently found in the classroom is mimicked online, offering students a collaborative and energetic environment.”

Enrollment is open for both programs with classes beginning as early as Summer 2014. Students have the option of enrolling in both online or on campus formats for most HSB online programs.
## SJU to Recognize ACE Limited CEO as Insurance Executive of the Year

The Academy of Risk Management and Insurance (ARMI) will present its Insurance Executive of the Year award to ACE Limited Chairman and Chief Executive Officer Evan G. Greenberg. The Haub School of Business will award Greenberg during a dinner honoring him at the Union League in Philadelphia this fall.

Proceeds from the event will help to fund the more than $150,000 provided in annual scholarships to SJU’s risk management and insurance students.

“Evan is recognized globally as a leading voice of the insurance industry,” says Mike Angelina, executive director of the University’s Academy of Risk Management and Insurance. “Already established as one of the world’s preeminent multi-line property and casualty insurers, ACE continues to break new ground under his leadership as it enters into new markets in Asia and South America. Evan’s commitment to excellence exemplifies the qualities we seek to instill in our students.”

Greenberg, a 35-year veteran of the insurance industry, has held various underwriting and management positions and gained significant insight in the global property, casualty and life insurance sectors. He was elected to his current position at ACE in May 2004, and to the additional title of chairman of the Board of Directors in May 2007. Prior to ACE, he spent 25 years at American International Group, where he served as president and chief operating officer from 1997 to 2000.

The Academy of Risk Management and Insurance was established in 2006 to promote and support risk management and insurance education at Saint Joseph’s University. Currently ranked No. 11 in the nation by *U.S. News & World Report*, the risk management and insurance major is under the direction of a Board of Governors, a group of 41 insurance executives who provide counsel to faculty and help foster collaboration between students and the industry. Part of the University’s Haub School of Business, the Academy of Risk Management and Insurance has witnessed a 100 percent job placement success rate for its students in the past two years.

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### Haub’s Newest Rankings

#### U.S. News & World Report

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#### Bloomberg’s BusinessWeek

Top 100 Undergraduate Business Schools

#### PayScale

No. 4 Best R.O.I. by Business Schools

#### Princeton Review

Best 295 Business Schools

#### Eduniversal

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George Sillup, Ph.D.
Stephen Porth, Ph.D. ’80

“We also anticipate industry changes with regard to healthcare reform and electronic data systems. It’s expected the pharma business model will evolve very soon.”
- George Sillup, Ph.D.

When the pharmaceutical industry is curious to know the trends and hot issues of the previous year, they look to the Annual Press Audit published by a pair of professors in the Haub School of Business. Now in its 10th year, the audit offers a comprehensive analysis of the top ethical issues affecting the industry.

Drug safety, pricing and healthcare reform were the popular topics of 2013 according to the Annual Press Audit, published in the March 2014 issue of Pharmaceutical Executive. To conduct their research, management professor and associate dean Stephen Porth, Ph.D. ’80, and pharmaceutical & healthcare marketing associate professor George Sillup, Ph.D., reviewed the front-page and editorial articles of the nation’s top newspapers.

“For each article, we examined four elements,” explains Porth. “We identified the issue being discussed, analyzed the headline, determined the tone of the article, and looked to see if the article offered an opposing point of view.”

Through this analysis, the pharmaceutical industry can glean key insights, explains Sillup. “With drug safety dominating the news in 2013, the media and consumers are keeping an eye on specific pharma companies in 2014,” he says. “We also anticipate industry changes with regard to healthcare reform and electronic data systems. It’s expected the pharma business model will evolve very soon.”

The Annual Press Audit is sponsored by the Pedro Arrupe Center for Business Ethics and often includes work from student scholars. The 2014 audit also included contributions from Cynthia Slater, SJU’s business reference librarian, Danielle Puccino ’14 and Dante Gleason ’17.
The U.S. Food and Drug Administration (FDA) is proposing sweeping changes to the decades-old Nutrition Facts label found on packaged foods and beverages. Food marketing professor Nancy Childs, Ph.D., says that if approved, the new labeling system will give consumers the opportunity to make healthier choices, while also motivating the food industry to reformulate healthier products.

The FDA’s proposal includes changes to the standard serving sizes to reflect what people actually eat. The current Nutrition Facts label — in existence for more than 20 years — represents serving sizes based on intake surveys conducted in the 1970s and 80s. It’s likely the proposed changes will reflect larger portion sizes.

Childs, who works with the United States Department of Agriculture’s Secretary to oversee top priorities in her role on the National Agricultural Research, Extension, Education and Economic Advisory Board, was present for the FDA’s official announcement.

“It all comes back to how much you eat,” says Childs. “I think we need a little more research on how consumers will respond to the new label with its larger serving sizes.”

The proposed label is in the comment period for 90 days. During this time, consumer groups and academics within the industry will give their opinions via the National Registry, and adjustments will be made. The updated Nutrition Facts label will then be implemented for almost all food manufacturers.

“It’s very rewarding for me to know that my research and insights are part of a collective change in how we view food and health in this country.”
In the most retweeted selfie of all time, Oscar host Ellen DeGeneres and 10 of her celebrity friends captured what appeared to be an impromptu red carpet moment with Samsung’s Galaxy Note 3. While Samsung was a major sponsor of the festivities, the company couldn’t have planned for the social media success. Only, behind-the-scenes, DeGeneres was caught tweeting from her iPhone. The faux pas resulted in backlash by consumers.

“Sincerity and authenticity are important for building equity and trust with a celebrity endorsement of a brand,” says Janée Burkhalter, Ph.D., assistant professor of marketing. “When someone is paid to tweet on behalf of a product or brand, and they’re already an avid user, it lends integrity to the partnership.”

Burkhalter recently partnered with associate professor of marketing Natalie Wood, Ph.D., and assistant professor of sports marketing Stephanie Tryce, Ph.D., to publish research on the topic of social media and paid endorsements. The team explored whether or not current federal regulations are sufficient in protecting consumers from deceptive advertising.

“In social media there is a lack of clarity,” explains Tryce. “It’s difficult for consumers to discern whether the messages of media participants are independent or delivered on behalf of an advertiser.”

In 2009, the Federal Trade Commission (FTC) suggested the industry address this specific issue by using hashtags such as #ad, #paid, or #paidad to identify tweets as marketing messages. Beyond the hashtags, there were loose guidelines around this practice, and marketers were inconsistent in their usage.

“Our findings suggest that there is not yet a shared knowledge of hashtag disclosures,” Wood says. “Given the ubiquity of the convention, full words may be preferable to hashtags. For example, ‘Been a fan of [brand] 4ever. Now paid to tweet!’”

Moving forward, the team recommends policy makers and corporations work to ensure their social media practices are neither deceptive or unfair. They also advocate that organizations develop a strategy for a company-wide social media policy.
The statistics are discouraging for the insurance industry. Women hold just 12.6 percent of board positions, 8 percent are inside officers, and only 6 percent hold c-suite titles.

While the underrepresentation of women in leadership is nothing new, recent research from Mike Angelina, executive director of the Academy of Risk Management and Insurance, sheds light on the topic of women in the insurance industry and calls on businesses to address gender inequality.

“It’s a sad state of affairs,” says Angelina. “There was a general awareness of the lack of gender diversity but most executives felt strides had been made in this area. This research will hopefully give the industry the data they need to work toward a sustainable solution. The encouraging part of our study came from conversations of senior executives who were clearly disappointed in the statistics, but more importantly, interested in leading change.”

Using publicly available information, Angelina and his co-author Rajneesh Sharma, Ph.D., chair and associate professor of finance, analyzed 100 U.S. insurance companies, their directors, inside officers and top executives. They also reviewed demographic information including age, gender, compensation, stock ownership, board retainer and tenure. The study found that while employment of women in the insurance industry is high, they remain poorly represented in top positions.

With her rallying cry to “lean in,” Facebook COO Sheryl Sandberg has garnered attention for calling on professional women to speak out and take a seat at the executive table. While this approach is nothing new, Angelina says any culture of change must come from the top.

“The industry requires that leadership embrace the willingness to address gender inequality at the executive level,” he says.

Angelina presented his findings during the Insurance Industry Charitable Foundation’s global conference on women, where he served as keynote speaker. His research also earned attention from Insurance Business America where he was included among the “Hot 100 2014” for his voice on diversity.
THE ERA OF BIG DATA
More information has been created in the past five years than in the history of mankind. There are currently over 15 billion connected devices and one billion engaged social networks. More people in the world have mobile phones, in fact, than access to clean drinking water.

“Advancing trends in data and technology have opened the door to a new approach to understanding the world and making decisions,” says Ron Klimberg, Ph.D., professor of business intelligence & analytics (BIA). “This data, and the people with the skills to interpret (review, clean and draw initial conclusions) the information, are driving how businesses stay ahead of change and innovate for growth.”

Lilly Stellilito ’15 is good with numbers. This BIA minor is also a problem-solver and enjoys unlocking puzzles and finding answers.

“We live in a world where it’s increasingly possible to collect data on virtually anything instantaneously,” says Stellilito. “This makes me excited to see what kind of mysteries can be solved and patterns detected by people with the skills to deconstruct large amounts of information and put it to good use.”

According to recent reports, America will soon need more people like Stellilito.

McKinsey Global Institute, a management consulting firm, reports that, by the year 2018, the United States is projected to require 140,000 to 190,000 more workers with “deep analytical” expertise and 1.5 million more data-literate managers. Klimberg explains the need for these business analysts will sweep across all industries — business, academia, healthcare, sports and entertainment. “Big Data touches every aspect of our lives,” he says.

At Saint Joseph’s Haub School of Business, an undergraduate and graduate program in BIA prepares students for careers in this burgeoning industry.

“At the undergraduate level, students are taught to use sophisticated software tools, predictive analysis, and how to enable complex business decisions based on data,” says Richard Herschel, Ph.D., chair and professor of BIA. “Our graduates are the data-savvy sense-makers that companies are looking to hire.”

Senior Robert Gilroy, an international business major and BIA minor, says the case studies he has performed through his courses have given him a leg up on the competition during job interviews.

When applying for positions in a job market, BIA graduates develop “hard skills” that Gilroy believes have opened doors for him to new opportunities. Upon graduation, Gilroy will begin a job with Marsh in Manhattan, a risk management and insurance brokerage firm, where he will work as an associate specializing in the firm’s global energy practice.

“Business intelligence is an exciting and growing field filled with innovation that improves business processes and bottom lines — two priorities for most companies,” says Gilroy. “My experience in gleaning actionable insights from data sets has caught employers’ attention.”

At the graduate level, Patricia Rafferty, Ed.D., director of the Master of Science in business intelligence & analytics (MSBIA), has seen growing popularity over the past decade, and especially within recent years. The program also ranks among the Top 50 best master’s degrees globally, according to the Eduniversal International Scientific Committee.

“Enrollment in the program has grown steadily with increases of more than 20 percent over the last two academic years,” says Rafferty. “One of the drivers of growth is robust hiring and professional opportunities in the field of business intelligence & analytics.

“Within every area of industry, companies are looking for employees to provide meaningful insights from an organization’s data. Graduates with a Master of Science in business intelligence & analytics have a valuable skill and make a difference in driving organizational performance,” says Rafferty.

First introduced on campus in 2005, the MSBIA program expanded online three years later. Since that time, the program has grown to include students from around the globe. Furthermore, the SAS Learning Institute — an arm of the software and analytics company SAS — has endorsed the MSBIA program and provides graduates with an SAS Certificate, signifying knowledge and proficiency in data mining and analytics.
“Advancing trends in data and technology have opened the door to a new approach to understanding the world and making decisions. This data, and the people with the skills to interpret the information, are driving how businesses stay ahead of change and innovate for growth.”

Ron Klimberg, Ph.D.

**Marketing/Retail**

Every time we pick up a mobile device to log into a social network, we invite a digital tailoring of our lives. This explains why one person’s Facebook feed displays Old Navy and Raymour & Flanigan sales, while another’s features ads from Auto Buyer and Match.com.

“We live in an increasingly specialized world,” says Virginia Miori, Ph.D., associate professor of BIA. “Data mining can offer marketers a personalized profile for their customers to target and time their campaigns better. Engaging customers in fine details like relevant content, product suggestions and preferred mode of contact makes them feel unique and lends power to the marketing message.”

An example of how retailers are using data to improve personalization is women’s clothing retailer ModCloth. The company is turning heads in the marketing world for their online personalization strategies. For example, ModCloth has a “Be the Buyer” program, which asks shoppers to vote on a given product and decide if they would “pick it or skip it.” This fun and innovative tool not only introduces visitors to new items for purchase, it also yields valuable information (an average of 6,786 customers vote in each “Be the Buyer” poll) about buyer preferences.

“Data mining provides marketers with the incredible opportunity to cull customers,” says Miori.
Healthcare

Industry trends, electronic medical records and regulations required by the Affordable Care Act have enabled healthcare providers and policy makers to analyze large sets of data.

As the healthcare industry becomes increasingly digital, patients are creating terabytes of valuable information. The analysis of large sets of data — doctor visits, hospital stays, prescriptions, test results — has the potential to help healthcare providers make smarter decisions and predict future health outcomes.

Take Google Flu Trends for example, a surveillance tool that uses aggregated Google search data to estimate current flu activity around the world, which is helping hospitals prepare for disasters and outbreaks.

The National Institutes of Health has also engaged research in a new initiative — the Big Data to Knowledge program — to improve utilization of patient and health-related data.

“In the near future, the advancement in Big Data analytics will allow doctors to identify their patients’ illnesses even before the patients themselves get ill enough to recognize it,” says John Yi, Ph.D., associate professor of BIA. He believes this will result in a patient-centric approach to medicine and that preventative care will soon become the norm.

Finance/Accounting

“Within the financial industry today, there is no greater competitive advantage opportunity than Big Data,” says Christian Sabelli ’13, a BIA graduate and advisory associate with KPMG. “In an industry facing the strain of continued economic weakness and expansive regulatory reform, smarter actionable decisions are necessary. Not only does Big Data provide the groundwork needed to maximize the benefits of knowledge prevalent in our technocentric world, it can also help mitigate the risks and challenges facing the industry and translate them into new avenues for growth and development.”

Applying new technology to a traditional system such as banking can also have a meaningful impact on many people’s lives. “This presents a tremendous opportunity for the industry, one driven by a more concentrated understanding of customer and business needs than ever before,” says Herschel.
Big Data offers many advantages, but some have complained about its encroachment on privacy. Headlines about the National Security Agency’s use of Americans’ phone, financial and internet data to predict terrorist activity have highlighted privacy concerns about the ease and availability of data.

“It’s so important that we, as analytics professionals, constantly recognize the importance of taking an ethical approach to analysis,” says Miori. “You always have to know the intent behind the data and how it’s going to be used.”

What we put into the cloud is owned and operated by an oligopoly of corporations, Facebook, Google, Amazon, Microsoft and Apple, and has a lengthy shelf life. For example, Siri, Apple’s back-end voice analysis system, stores private information for two years. The personal information those 15 billion devices produce also help Big Data to make connections. While these connections may appear seamless to the average person, they contribute to the digitizing of our global citizenship. The number of times you check into your favorite fast food restaurant on Four Square adds to the picture of our nation’s health. When you tweet using a specific hash tag, users learn about social trends from around the globe. The way you misspell “Conshohocken” in Google helps the search engine learn what to suggest when others do the same. This is data in motion.

“Big Data is the new, readily accessible and essential raw material of the 21st century,” says Herschel. “Data informs action. People who understand this information, and who can discover opportunities to exploit it, are an extremely valuable asset. They are the new agents of opportunity and change.”

Richard Herschel, Ph.D.
This spring, students in an upper-level business intelligence & analytics (BIA) class will present in front of a panel of industry experts during a competition dubbed the Analytics Cup.

Business applications and software company SAP and the Promotion Optimization Institute (POI) are co-sponsoring the competition in which student teams will develop and present a comprehensive marketing plan for a product using real-world data and SAP’s proprietary software. The competition allows the students to apply their skills in predictive analytics and data mining. While the educational value of the experience is paramount, SJU, SAP and POI are also offering a trophy for the team with the strongest presentation.

“The response has been incredible so far,” says Ron Klimberg, Ph.D., professor of business intelligence & analytics and the coordinator of the Analytics Cup. “This is a wonderful opportunity for our students. It brings together everything they have learned as a BIA student.”

To launch the competition, students met with and toured the facilities of SAP, headquartered in Newtown Square, Pa. It was here that they learned more information about the proprietary software they would soon get their hands on — SAP’s Trade Promotion Optimization (TPO).

The science behind trade promotion, explains Klimberg, is to improve the forecasting of sales behind a consumer product. This takes into consideration elements such as a product’s placement in the store or pricing. “In the past 20 years, spending on promotions has doubled as manufacturers have thrown more and more money into the marketplace to improve outcomes,” says Klimberg. “SAP’s software, TPO, uses simulation, optimization and economics to produce more accurate forecasts so as to increase profit margins.”

Senior BIA major Andrew Bohri says he and his classmates are excited to have the opportunity to put classroom knowledge into practice. “By partnering with SAP, we’re able to improve our analysis and forecasting,” says Bohri. “As the flow of supply chain information is optimized, this will ultimately reduce cost and increase margins for manufacturers and CPG companies.”

Once they returned to campus, students were given a set of products (from a real-world data set) to which they applied SAP’s TPO package, as well as the other advanced analytics and visualization techniques and tools they learned in the class. Their marching orders from Klimberg and SAP were to develop an understanding of their product’s past performance and build a plan for the next several periods.

“The area of TPO is growing exponentially and the need for employees who know the TPO process and technology is in high demand,” says Timo Wagenblatt, SAP’s director of innovative solutions. “If the students can master this [TPO], they can solve any problem using any technology, tool or techniques.”

The winning team will be announced in early May.
When Saint Joseph’s University calls on its students to “live greater” and to incorporate the Ignatian tradition of service to others, it’s meant to permeate all aspects of their lives. And business is no exception.

Last year, the Haub School of Business introduced the SJU Chapter of Net Impact to the entire campus community. Net Impact is a national organization that brings a social and environmental lens to traditional business roles. The student chapter allows participants to network, build skills and drive responsible action.

“Net Impact struck a real chord with me and my values so I hopped on board right away,” says co-president Duncan Jagel, a sophomore from Rochester, N.Y., whose double major combines philosophy with leadership, ethics and organizational sustainability (LEO).

“Businesses should recognize that millennials are becoming more aware of corporate social responsibility, and they must respond,” he says. “Also, as businesses realize that lobbying for sustainability has become a positive, politicians will understand they need to focus their efforts.”

Corporate social responsibility can range from companies paying their employees a “living wage” to having dedicated giving policies like the shoemaker Toms, which donates a pair of shoes for every one it sells.

“Whether a student’s passion is environmental or employee-related, tons of students align with the values we have,” says
co-president Timothy Collins, a sophomore from Woodbury, N.J., who is majoring in actuarial science.

Jagel and Collins have been leading the Net Impact chapter since the beginning of the year and are working to get more students involved. A relationship with the group’s Philadelphia chapter allows for networking opportunities with professionals in a number of different fields.

Net Impact sponsored many speakers during the 2013-14 school year including: Jack Lynch, CEO of Main Line Health, who discussed ethics in healthcare delivery and Dave Stangis, vice president of public affairs and corporate responsibility for The Campbell Soup Company, who spoke about corporate social responsibility.

Students can also look beyond their time on campus and learn how to take their call to magis — doing more for the greater good — into their careers and throughout their lives. Net Impact cultivates the belief that it is possible to be successful while making a positive difference.

“The best part about Net Impact was connecting with like-minded people who were ambitious and who wanted to take this work into their careers,” says Matthew Conforti ’13, a graduate of the LEO program.

Conforti was a strong advocate for sustainable business practices in the classroom and on campus. Net Impact was a perfect fit for him, he says, because “Once I realized I was passionate about using business as a force for good, I wanted to immerse myself in as many opportunities as possible.”

Conforti now works for B Lab, a nonprofit that uses the power of business to solve social and environmental problems. More than 800 companies from around the world, including well-known corporations like Patagonia, Ben and Jerry’s and Etsy, undergo an assessment by B Lab in rigorous standards of social and environmental performance, accountability and transparency.

B Lab is currently working with Net Impact to implement broader programs that have students engage on a deeper level, he says, including having students take companies through the assessment.

“Regardless of what industry you plan on working in after you graduate, your company will want people who are involved in this and who demonstrate leadership to take these companies into the future,” Conforti says.

His path is now taking him to Colorado, where he will serve as a community specialist in B Lab’s office there.

David Steingard, Ph.D., assistant director of the Pedro Arrupe Center for Business Ethics and Net Impact’s faculty advisor, says the group allows students to take their passions for transformative business and pursue their goals with extracurricular opportunities.

“There has always been, throughout capitalism, a legal and social expectation that companies have a minimally negative impact,” Steingard says. “Companies should produce value, treat workers reasonably and drive the economy. The core of business has come to a point where morals aren’t optional. Consumers are demanding that businesses take proactive stances for social and environmental issues.”

Net Impact’s co-presidents Jagel and Collins point to the Philly-born eatery honeygrow, which is opening its third and fourth locations this year, as a local company taking a proactive stance.

They explained that honeygrow’s CEO wanted to make a “welcoming” consumer experience that included supporting a sustainable staff and offering locally grown food.

Steingard also points to Unilever, one of the world’s largest consumer goods companies whose brands include Dove, Axe and Lipton, as another noteworthy organization. Unilever’s corporate purpose states that success requires “the highest standards of corporate behavior toward everyone we work with, the communities we touch, and the environment in which we have an impact.”

In business terms, the “net impact” is the totality of a business’s social, environmental and economic production. Its “triple bottom line” includes people, planet and profit.

Steingard says he believes Net Impact will continue to thrive at SJU because it serves an unmet need for business students to integrate the values to do social and environmental good.

“This is the first real organization geared toward business students with these values,” he says. Net Impact gives the Haub School of Business another way to fulfill its mission as a business school for those who want to make a difference.”

In this movement of business as a force for good, you need leaders and forward thinkers in all sectors of the economy. As the needle continues to move forward, these will not be an option.

SJU’s Net Impact group is partnering with other campus organizations to help incorporate non-business majors who share their values. Students in graduate-level programs, where Net Impact originated at SJU, are welcome to attend meetings and events.

Although Collins has two more years of college to decide where he wants to focus his career, “Just by being involved in Net Impact, I don’t see myself joining a company before doing research on it,” he says.

“Wherever the two of us go,” he says of himself and co-president Jagel, “Hopefully we won’t let our voices die down.”
Gabby Rosazza '16 enjoys snack time with a young child from Easter Seals in Philadelphia.
Students who register for Essentials of Management, taught by Tim Swift, Ph.D., are in for an experience that deviates significantly from the conventional management class. The class integrates service learning and academic coursework with a weekly volunteer requirement, in-class discussions, journal entries and various other assignments. Swift, an assistant professor of management, focuses on management concepts, best-practices and theories to help his students understand organizational processes within the for-profit and nonprofit sectors.

During the first week of class, the SJU Faith-Justice Institute assigns Swift’s students to KenCrest or Easter Seals, two nonprofit human service agencies serving individuals with intellectual and developmental disabilities. “I chose KenCrest and Easter Seals to help my students understand the challenges that come with managing a nonprofit,” explains Swift. “I also wanted them to experience working with young children and the ethical implications involved with that.”

Students engage in hands-on volunteer experiences at their respective service sites throughout the semester, assisting the facility leaders with a variety of management tasks for three hours per week, gaining insight on how each organization operates and working to understand the nonprofit’s mission, vision and management processes. They then discuss their observations in class, engaging in conversations about why certain management processes occur within their organizations and how nonprofits differ from for-profit companies.

Swift designed his management class to focus primarily on the concepts of leadership and control in the workplace. Specifically, he is teaching his students the measures senior management must take to ensure that the people they serve are in safe, comfortable environments.

“Private-sector firms distribute 93 percent of the wealth in American society, and it’s not being dispersed properly,” says Swift. “Only seven percent of funds are allocated by the government. These statistics clearly indicate that nonprofits cannot solely rely on government funds; they rely on privately owned companies to provide support. I hope that if my students choose to manage their own companies in the future, they will remember the experiences they had at these nonprofits and will be inclined to assist them financially and in any other way they can.”

Swift also hopes that this class will help his students understand the realities of certain living conditions in which many Americans are forced to reside. He strongly believes that if students are educated about these economic disparities while in college, they will be more apt to lend a helping hand to those in need when they are established in their careers.

“There is a tremendous amount of financial suffering that occurs in this country,” says Swift. “One in every five children in America currently lives in poverty. This means a family of four is living on less than $22,000 per year.

“I hope that if my students choose to manage their own companies in the future, they will remember the experiences they had at these nonprofits and will be inclined to assist them financially and in any other way they can.” — TIM SWIFT, PH.D.
Additionally, the United States ranks 88th in the world in income distribution — just behind Mexico. These are harrowing statistics that can be improved if future managers — such as my students — take it upon themselves to help support the nonprofit sector and those in need.”

In addition to studying the economic hardships that pervade the lives of countless individuals, Swift’s students witness these realities first-hand at KenCrest and Easter Seals in mentoring children ages 3 to 5 in the classroom – some with developmental disabilities whose families cannot afford specialized services.

“The children are at various learning levels when they begin the program,” says Gabby Rosazza ’16, an international relations major. “This provides them with a foundational experience where they learn to interact with a variety of students, making the transition to preschool a bit easier.”

At Easter Seals, every classroom has a main teacher, an assistant teacher, volunteers and a therapeutic psychiatrist, who provides specific students with individualized attention.

“I’ve had the opportunity to observe how the teachers and volunteers work with the children,” says Jen Tufariello ’16, a communication studies major. “Each supervisor is so organized and plans their day remarkably well, which is imperative when mentoring young people.”

Swift’s distinct and effective teaching methods have made a powerful impact on his students. “Dr. Swift has taught us that good leaders must provide their employees with the resources necessary to excel in their job so they can provide the best quality service,” says Tufariello. “Managers, especially those working for nonprofits, must be adaptable, enthusiastic individuals who possess a variety of skills, ranging from interpersonal abilities to technological aptitude.”
October 31, 2013 was no ordinary day for Mark Casale ’86. On that morning, the company he founded — Essent Group, Ltd. — opened for trading on the New York Stock Exchange ® under the ticker symbol ESNT after its initial public offering. Casale, president and CEO, joined his leadership team on the floor of the stock exchange to witness the opening trade.

“It was an incredibly exciting experience to watch our first trade,” says Casale. “Considering I had started the company only a few short years ago with just a handful of team members, I felt extremely appreciative of all the hard work it took our entire team — now over 300 people — to get to this day.”

One of only seven private mortgage insurers nationwide, Essent protects lenders and mortgage investors from the possibility of loan default when borrowers make a down payment of less than 20 percent. In addition to its Radnor headquarters, Essent has offices in Winston Salem, N.C., Irvine, Calif., and Hamilton, Bermuda.

The story of how Casale and Essent got to this point begins in 2008, when Casale founded the company. “Lots of people thought I was crazy to start a mortgage insurance company during the height of the housing crisis,” says Casale.  “Many lenders were going out of business, and private capital had left the market.”

With so many loans in default, mortgage insurance companies were called upon to pay millions in claims. As the companies struggled, some were forced to stop issuing new insurance policies and went into run-off. “I was convinced that the changing business environment presented a significant opportunity,” says Casale. “I thought it was the perfect time to enter the market with fresh capital and a new approach to doing business that was transparent, fair and reliable.”

Essent wrote its first policy in May, 2010. As of December 31, 2013, the company had $32 billion insurance-in-force (present value of policies). “Our growth is driven largely by the unique opportunity we offer lenders to partner with a well-capitalized mortgage insurer focused on building mutually beneficial relationships,” says Casale. “We spend a great deal of time traveling to meet with clients to fully understand their needs.”

Another valuable asset for Essent are its employees. “We hire people who have character and integrity; it’s very important to us,” says Casale. “We’re fortunate to have a group of people who not only work well together, but operate with those values at the forefront.” He follows through on his loyalty to his employees: When Essent went public last year, Casale and the leadership team chose to make each one of its employees a shareholder. “We want everyone who works with us to think like an owner, and I believe this was the best way to do it. Our approach is very team-oriented. Every employee — from the senior leadership team to sales to operations — is in it together.”

Casale credits his strong educational background and wealth of experience with preparing him for this opportunity. After completing his bachelor’s degree in accounting at SJU, he earned an MBA at the New York University Stern School of Business. He began his career at PricewaterhouseCoopers in Philadelphia and gained additional experience in mortgage-related industries, including senior positions with Advanta Corp. and Radian. “My education continues to benefit me professionally,” he says. “The strong business foundation combined with a liberal arts core has been a real asset.”

Casale maintains strong ties with SJU, serving on the Haub School’s Board of Visitors since 2010. His wife Karen ’86 and daughter Alison ’17 are also Hawks. In addition, two of Essent’s executive team members are SJU graduates: Senior Vice President and Chief Legal Officer Mary Lourdes Gibbons ’83 and Senior Vice President and Chief Financial Officer Lawrence E. McAlee ’86.

For Essent and the mortgage insurance industry in general, business is booming. “The housing market is just starting to recover, and we project that it will be strong for the next five to seven years,” says the CEO. “We see a lot of growth opportunity.”
A. Bruce Crawley ’67

A. Bruce Crawley ’67, the president and principal owner of Millennium 3 Management, Inc., was honored with the annual Haub School of Business (HSB) Hall of Fame Award during a dinner celebration on April 16, at the Loews Philadelphia Hotel. “We are excited to honor Bruce with this award,” says Joseph A. DiAngelo Jr., Ed.D. ’70, dean of HSB. “In addition to his many career accolades, Bruce has supported the University through his leadership, mentoring and scholarships. He exemplifies everything we seek in our students.”

Early in his career, Crawley served as senior vice president, public and investor relations, and as vice president, advertising director, at First Pennsylvania Bank. Through that experience, and through his work at Millennium 3 Management, a high-profile branding and communications firm, Crawley has become a respected public relations and marketing expert in the greater Philadelphia area. He received his master’s degree in journalism from Temple University, and is an accredited member of the Public Relations Society of America (PRSA).

Crawley has served Philadelphia in many capacities, including his work on-air at WURD-AM for four years. He was also a weekly Sunday columnist for the Philadelphia Tribune, America’s oldest African-American newspaper. He currently serves on the corporate advisory board for Al Dia, the most popular Spanish-language newspaper in the Greater Philadelphia area. Over the years, Crawley has worked as a communications advisor and consultant for many campaigning and elected officials, at both the state and the municipal levels; he was crucial to the successful campaigns of John F. Street, a former mayor of Philadelphia.

The recent success of the Philadelphia travel and tourism industry is due in large part to the tireless efforts of Crawley. He served as chairman of the Philadelphia Convention and Visitors Bureau (PCVB) for five years, and is currently chairman emeritus and a member of the organization’s Executive Committee. He is also a founding member of Visit Philadelphia (formerly Greater Philadelphia Tourism Marketing Corporation). In addition, Crawley was the founder of the African-American Chamber of Commerce in Philadelphia in 1993, and chaired the organization for 13 years.

A man with and for others, Crawley has chosen to give back to the University through meaningful service. He currently serves on the University’s Board of Trustees, and is a member of the Board’s governance and leadership and strategic planning committees, and the external affairs sub-committee. Crawley also chairs the Board’s marketing and communications committee. In the past, he was a member of the Erivan K. Haub School of Business Board of Visitors. In addition, Crawley provides a scholarship in his name to the Ignatian College Connection, which aids under-resourced students.

“I am, of course, very humbled by this recognition from my alma mater,” says Crawley. “Saint Joseph’s rose to prominence nationwide as one that served as a conduit for a wide array of first-generation college students, launching them into successful professional careers. I was fortunate to be one such student.”

“Today, the University’s Haub School is the largest Jesuit-affiliated business school in the United States, and a constant source of pride and motivation to current students, alumni and families. “This is a great honor.”
Christine A. Kaczmar-Russo '83, director of the Master of Science in international marketing, passed away Dec. 25, 2013. An administrator at Saint Joseph’s for more than 20 years, Kaczmar-Russo is remembered for her kindness and remarkable commitment to the SJU community.

“Christine was a wonderful colleague and a compassionate and generous mentor to her students,” says Stephen Porth, Ph.D. ’80, associate dean of HSB and executive director of graduate programs. “She is dearly missed.”

In addition to her role in the graduate program, Kaczmar-Russo was instrumental in forging international relationships for Saint Joseph’s throughout her tenure. As a former special assistant and director of university relations (’94-’04), Kaczmar-Russo traveled extensively with then-president Nicholas Rashford, S.J., to partner with leaders and universities from around the globe. Her fluency in German was particularly useful in forging a relationship with the Haub family in the 90s, which led to the family’s gift to name SJU’s business school in 1997. The Erivan K. Haub School of Business quickly grew to be the largest undergraduate Jesuit business school in the United States, as well as one of the leading providers of graduate business education in Philadelphia.

“Christine always had a smile on her face and a kind word for everyone, especially her students,” says Haub School of Business (HSB) Dean Joseph A. DiAngelo Jr., Ed.D. ’70. “She was passionate about making the international marketing program the best it could be, and she loved taking her students to other parts of the world for new cultural experiences. We will miss her smile. We will miss her dedication. We will miss her love for SJU.”

Kaczmar-Russo is survived by her husband, Al; father, Jaroslaw Kaczmar; brothers, Peter and Stephen Kaczmar; and nieces and nephews.
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In November of my senior year in high school, I thought I had college all figured out. As my classmates panicked over applications, college visits and acceptance letters, I took comfort in the knowledge that I had already signed a letter of intent to swim for a Division 1 school. Swimming has always brought me great joy, and it felt incredible to know I was going to compete on a collegiate level.

Unfortunately, an accident changed my plans. Later that winter, I suffered a stress fracture in my lumbar spine. After the initial shock, I immediately started physical therapy, steroid injections and pain medication to ensure my recovery. Weeks turned into months, and after several treatments and much deliberation, I realized I was no longer able to swim competitively. Having to make such a life-altering change was both physically and emotionally difficult. However, I am a firm believer that everything really does happen for a reason. This injury led me to SJU, and the pharmaceutical & healthcare marketing major. Now, I am at the end of my freshman year, loving every second of it. Competitive swimming used to take up much of my free time. Without the sport, I have had the time to take advantage of other opportunities to experience college and get involved. Currently, I’m a lifeguard and swim instructor at the Maguire Pool; I work as a web content editor for the Office of Marketing/Communications; and I’ve gotten involved with the MAGIS service program through Campus Ministry. Just this spring, I was also initiated into the Alpha Phi sorority.

One of my most memorable SJU experiences has been going to Appalachia for spring break. A group of 19 students, two student leaders and two adult facilitators all took a road trip to Floyd, Virginia, where we spent the week helping the community. Through van rides, service, a hike up Blue Ridge Mountain, and time spent reflecting, I made connections with a group of the most genuine and warm-hearted people I have ever met. Going to Appalachia was such a blessing and definitely further validated my decision to come to SJU.

It has been a whirlwind of a year for me, but recovering from this injury has taught me how to roll with whatever happens and make the best of it. I could not be happier I chose to make Hawk Hill my home, and the best part is … this is only the beginning.
A business degree that inspires you to live greater.

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