

# **GMAC RESEARCH**

Market Intelligence for Every Step of the Student Lifecycle





For 60 years, the Graduate Management Admission Council® (GMAC®) has supported the mission of graduate business schools worldwide – not only as the owner of the GMAT<sup>®</sup> exam, but as **the leading provider of** market intelligence and information about the graduate management education industry.

GMAC research sets the standard as the go-to resource for business school professionals because it is:

- **Reliable -** GMAC research appreciates the importance of quality, timely, and relevant data and conducts analyses with a steadfast focus on integrity and responsibility.
- Actionable GMAC research reports are designed with schools in mind to help support your strategic decisions in admissions, program design, career services, and more.
- **Forward-Looking** Our research keeps schools on the cutting edge with insights related to what programs are growing the fastest, what global regions are attracting the most students, and who is hiring their graduates.
- **Newsworthy –** Our trend analyses inform business and higher education reporting in major media outlets, including *The Wall Street* Journal, The New York Times, Bloomberg Businessweek, Financial *Times, Times of India,* and many others.

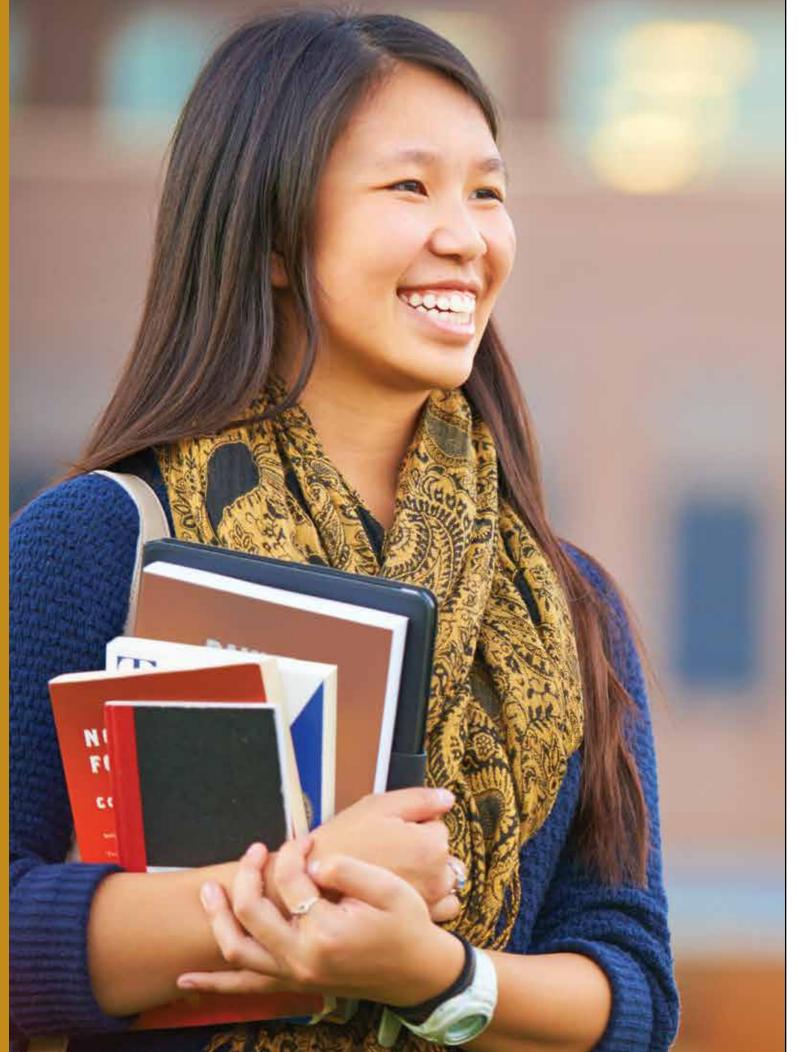
This publication is a product of GMAC, a global nonprofit education organization of leading graduate business schools and the owner of the Graduate Management Admission Test® (GMAT®). The GMAT exam is an important part of the admissions process for more than 6,100 graduate management programs around the world. GMAC is dedicated to creating access to and disseminating information about graduate management education; these schools and others rely on the Council as the premier provider of reliable data about the graduate management education industry.





**GMAC research** provides valuable insights for every step of the student lifecycle – from candidates' first consideration of business school to successful alumni's career progression.





# THE LARGEST DATA RESOURCE OF ITS KIND

The **GMAC Prospective Students Survey** offers deep insights into the next generation of graduate business school students - their needs, motivations, behaviors, program choices, and intended career outcomes.

Understanding the prospective student pool provides business school professionals with valuable information to develop data-driven strategic plans to compete for talent in a highly competitive and diversified marketplace.

The results of this survey offer unique insights into the motivations and desires of potential applicants to inform marketing campaigns, refine brand communications, and convert inquirers into applicants.

#### 2015 REPORT STATS

RESPONDENTS	COUNTRIES/TERRITORIES	REPORT
11,674	163	Mar

# 2015 KEY FINDINGS

#### EVEN AS BUSINESS SCHOOL PORTFOLIOS OF MASTER'S PROGRAMS CONTINUE TO DIVERSIFY, THE MBA CONTINUES TO BE THE DEGREE MOST OFTEN CONSIDERED BY **PROSPECTIVE STUDENTS.**

- MBA programs are exclusively considered by half (52%) of prospective students, globally. The most preferred programs among those students are full-time two-year MBA (32%), full-time one-year MBA (27%), and parttime MBA (15%).
- Specialized business master's programs are exclusively considered by 22 percent of prospective students, globally, with master-level programs in accounting (31% of respondents) and finance (28%) being among their most preferred programs.
- Twenty-six percent of today's candidates are considering *both* MBA and master's degree types.

### EXAMINING CANDIDATE TYPES BY CAREER GOALS, PERSONAS, AND GENERATIONAL COHORT HELPS SCHOOLS DEVISE TARGETED, UNIQUE, AND HIGHLY EFFECTIVE **PROSPECTIVE STUDENT ENGAGEMENT.**

- Segmenting prospective students by career goals revealed three groups: career enhancers (34% of survey respondents), career switchers (38%), and aspiring entrepreneurs (28%).
- Personas a composite picture of prospective students that describes how each candidate type may interact with a school's brand – offer another approach for segmenting candidates. Analysis of six program types illustrates personas of candidates that typically consider these programs.
- Generational cohorts Millennials, Gen Xers, and Baby Boomers offer schools an effective means of segmenting candidate outreach. Baby Boomers and Gen Xers are likely to submit their first application to business school before sitting for the GMAT exam, whereas Millennials wait an average of three months after the exam.

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#### UNDERSTANDING DECISION TIME LINES, MOTIVATIONS, RESERVATIONS, AND INFORMATION CHANNELS THAT PROSPECTIVE STUDENTS USE IN THEIR DECISION MAKING CAN INFORM HOW AND WHEN SCHOOLS CAN MOST EFFECTIVELY CONNECT WITH THEIR POTENTIAL **APPLICANT POOL.**

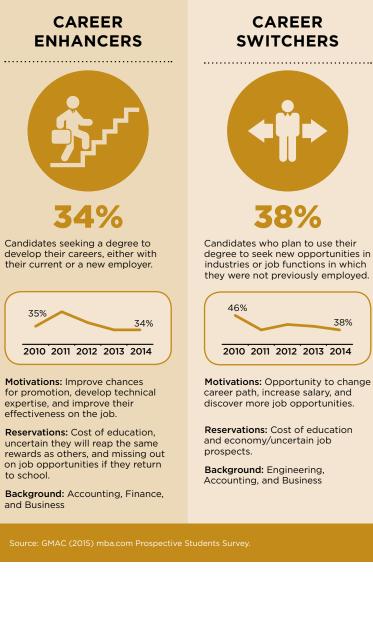
- On average, the time from a candidate's first consideration of business school to submitting an application is about two years. Three months after registering on mba.com, the vast majority of prospective students say they have selected a preferred program type and 93 percent report having a preferred school.
- Prospective students begin to develop their short list of preferred schools nine months before sitting for the GMAT exam. A general guideline for when schools should reach out to candidates to influence their short list of schools is a year before the application deadline.
- The marketing channels with the greatest impact on candidates' decisions include school websites (consulted by 83% of respondents), friends and family, published rankings, current students and alumni, and school admissions professionals.
- Nearly half (48%) of candidates say attending business school requires more money than they have available and 44 percent are hesitant about taking on a large financial debt. Such reservations have declined, however, since 2010.

#### TO MARKET EFFECTIVELY TO GLOBALLY MINDED PROSPECTIVE STUDENTS, IT IS CRITICAL TO UNDERSTAND THEIR REASONS FOR SELECTING STUDY DESTINATIONS.

- Globally, more than half of prospective students (52%) seek to study outside their country of citizenship, up from 40 percent in 2010.
- The main reasons prospective students prefer to study outside their country of residence include a desire for an international career, the welcoming nature of the study destination, English-language development, and word-of-mouth recommendation.
- The top 10 preferred study destinations worldwide are the United States, United Kingdom, Canada, France, India, Hong Kong, Germany, Singapore, Netherlands, and Australia.

#### **Candidate Goals**

Segmenting the candidate pipeline by career goals gives business schools the opportunity to market unique value propositions to each segment that speak to their distinctive characteristics - including their motivations, reservations, and academic background, as shown below.



### Visit gmac.com/prospectivestudents

## ASPIRING **ENTREPRENEURS**



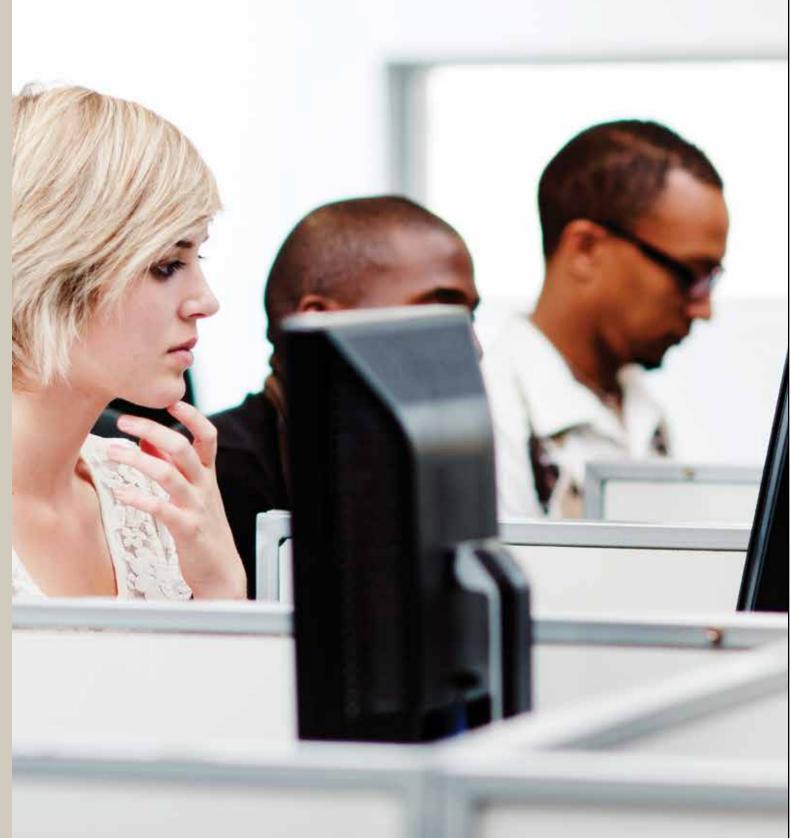
Candidates who plan to start their own business, either before, during, or after earning their degree.

19%				28%	
2010	2011	2012	2013	2014	

Motivations: Develop leadership and management skills, expand opportunities for networking, and learn how to control situations more effectively.

Reservations: Cost of education and uncertain they will reap the same rewards as others.

Background: Engineering and Business



# A QUARTER MILLION GMAT<sup>®</sup> EXAMS

The **Profile of GMAT Testing Reports** provide detailed analysis of the demographic and study preference data collected from roughly a quarter million GMAT exams taken around the world each year.

Data from these reports provide valuable market sizing insights for regions and countries around the world, allowing programs to make informed decisions related to recruitment, goal setting, and more.

The reports explore average GMAT exam scores and test-taker demographics for exams taken over the last five years, in addition to student mobility data that show the types of programs – MBA, non-MBA, and doctoral – that are receiving candidates scores.

#### 2015 REPORT STATS

TOTAL GMAT	MALE/FEMALE	MEAN	TOTAL SCORE	REPORT
EXAMS TAKEN	PERCENTAGE	AGE	REPORTS SENT	RELEASE DATE
247,432	55.6%/44.4%	25.7	600,415	November 2015

## TESTING YEAR 2015 REPORTS

#### GMAC RESEARCH PRODUCES THREE GMAT TESTING PROFILES ANNUALLY:

- Profile of GMAT Testing: Citizenship Report Summarizes five-year global GMAT testing trends by region and country of citizenship;
- Profile of GMAT Testing: Residence Report Summarizes five-year global GMAT trends by region and country of residence, and;
- Profile of GMAT Testing: North American Report Summarizes five-year GMAT testing trends for US and Canadian residents, by US region, US state, and Canadian province, and by race/ethnicity for US citizens.

#### HOW TO USE THESE REPORTS

These detailed profile reports can be leveraged to jump-start your worldwide search for potential candidates and provide the basis for a data-driven approach to your recruitment strategy.

You can build candidate data profiles for specific country and regional groups by using the citizenship or residence reports. For example, you can determine the following about citizens of India who sat for the GMAT exam in TY2015:

- Indian citizens sat for 29,042 GMAT exams.
- The mean age of Indian test takers was 26.1 and the mean GMAT total score was 578.
- Of the 109,019 GMAT score reports sent by Indian citizens, 12.3 percent were directed to non-MBA specialized master's programs.
- Indian men (87%) were somewhat more likely than Indian women (82%) to send scores to MBA programs.
- Indian citizens represent 91 percent of GMAT testing by Central and South Asian citizens and 12 percent of global testing.

# GMAT EXAMINEE GROWTH IN THE ASIA-PACIFIC REGION

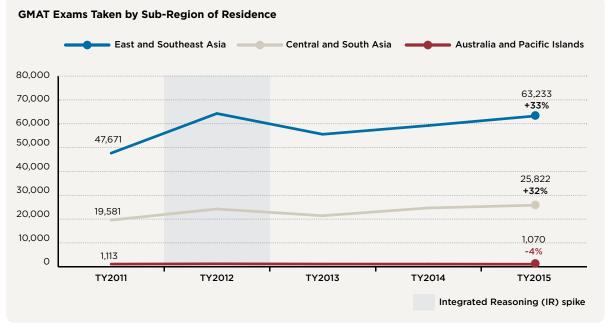
Overall, the Asia-Pacific region has been key to the growth of the prospective student pipeline over the last decade.

Within the region, there is considerable variation in growth rate when viewed by sub-region (see graph below) and at the country-level (see table right).

#### Top 5 Country GMAT Pipelines in Asia-Pacific

Country of Residence	TY2015 Tests Taken	% Change from TY2011
 China	45,846	52%
India	23,986	31%
South Korea	3,525	-20%
Taiwan	3,280	14%
Japan	2,504	5%
Source: GMAT exam dat	a, TY2011 to TY2015.	

Source. GMAT exam data, 112011 to 112015.



Source: GMAT exam data, TY2011 to TY2015.

#### DEEPER INSIGHTS OF GLOBAL GMAT TESTING TRENDS

Geographic Trend Reports feature data pulled from a diverse array of sources to provide comprehensive and farreaching analyses not available anywhere else.

Learn more about Geographic Trend Reports (see page 25), or visit online at gmac.com/geographictrends.

# Visit gmac.com/gmatprofile





# **APPLICATION DEMAND AND BENCHMARKING**

GMAC's annual assessment of application volume trends. the Application Trends Survey, offers timely insights into demographic shifts and other factors defining the candidate pools for the coming year's application cycle.

Data straight from business school admissions offices yield valuable analyses on program demand, as well as expected changes in enrollment rates, program size, class composition, and more.

Business school admissions staff can use these findings to gauge their schools' relative performance compared with global and regional trends and plan marketing and recruiting activities.

#### 2015 REPORT STATS

PROGRAMS	BUSINESS SCHOOLS	COUNTRI
641	306	35

## 2015 KEY FINDINGS

#### A MAJORITY OF FULL-TIME MBA PROGRAMS REPORT INCREASED APPLICATION VOLUME COMPARED WITH 2014 AND 10 YEARS AGO.

- More than half (57%) of full-time, two-year MBA programs reported increased application volume overall in 2015, compared with 61 percent of programs that saw increased volume last year. Sixty percent of these programs also reported receiving more applications this year compared with 10 years ago.
- Globally, full-time, one-year MBA programs witnessed a turnaround in 2015, with 51 percent of programs reporting increased application volume compared with last year, when 60 percent of these programs reported **decreased** volume from 2013. Fifty-three percent of programs report receiving more applications this year compared with 10 years ago.

### CHANGING PATTERNS IN DEMAND FOR PROFESSIONAL MBA PROGRAMS YIELD MIXED **RESULTS IN APPLICATION VOLUME.**

- The part-time MBA market appeared to be split between lockstep/cohort formats and self-paced formats. More than half (55%) of part-time lockstep MBA programs reported growth in application volume in 2015 compared with 37 percent of part-time self-paced MBA programs that reported increased volume.
- Flexible MBA programs, which blend the full-time and part-time options, have grown in popularity. More than half (54%) of these programs reported increased application volume in 2015 compared with last year.
- increases in applications versus 43 percent of programs a year ago. In addition, class sizes increased substantially, from a median of 61 seats in the 2014-2015 class to 85 seats in the 2015-2016 class.
- Application volume for executive MBA programs in 2015 is stabilizing, with a nearly even split between programs reporting increased (43%) and decreased (41%) application volume; 16 percent reported no change in volume.

REPORT RELEASE DATE September 2015

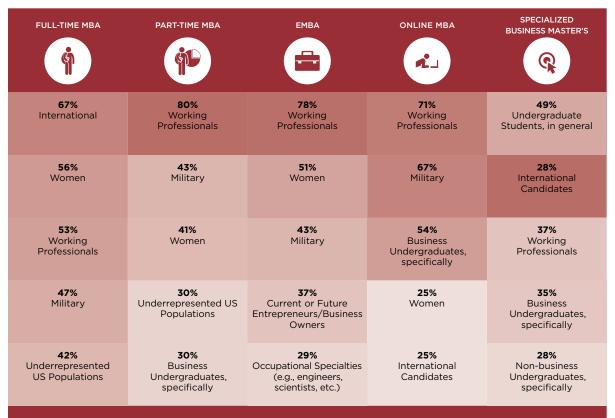
Demand for online MBA programs in the United States grew this year, with 50 percent of programs reporting

#### AN INCREASING VARIETY OF SPECIALIZED BUSINESS MASTER'S (NON-MBA) PROGRAMS FUELS APPLICATION GROWTH FOR MOST PROGRAMS, YET PRESENTS A CHALLENGE FOR OTHERS.

- Master of Data Analytics and Business Intelligence programs showed strong demand in 2015. Eleven programs submitted survey responses this year. The nine programs among them that are more than one year old indicate application volume in 2015 was up from the previous year.
- In 2015, more Master of Accounting programs reported decreased application volume (47%) versus increased volume (40%), a reversal of 2014 when more programs reported increased volume (48%).
- Demand for Master of Finance programs rebounded from last year, with 60 percent of programs reporting increases in application volume in 2015, compared with 37 percent of programs in 2014.
- Half of Master in Management programs (50%) report increases in application volume this year. However, historical trends indicate that growth is slowing since 2012.
- Application volume for Master in Marketing and Communications programs is strong for 2015 75 percent of programs report increased application volume, rising for the second year in a row.

#### Top Candidate Types Targeted for Outreach

Special recruitment outreach to targeted population segments is conducted by the vast majority of MBA (92%) and specialized business master's (88%) programs. Below are the top five candidate types targeted for outreach, by program.



Source: GMAC (2015) Application Trends Survey.

# Visit gmac.com/applicationtrends





# THE LATEST HIRING TRENDS AND PRACTICES

A detailed picture of the current employment landscape, the Corporate Recruiters Survey analyzes hiring demand for business school talent and reveals the latest trends and hiring practices from across industries and world regions.

With support from survey partners EFMD, MBA CSEA, and business schools worldwide, this study summarizes employer demand by industry, world region, salary, job function, and more. It also offers insights into recruiter behavior, including recruitment methods, as well as school and candidate selection criteria.

Data from this survey provide a critical feedback loop between employers and business schools, allowing forward-thinking administrators to tailor their program curriculum to the needs of modern businesses.

#### 2015 REPORT STATS

EMPLOYERS	COUNTRIESS	REPORT F
748	47	Ma

# 2015 KEY FINDINGS

EMPLOYER HIRING DEMAND FOR RECENT BUSINESS SCHOOL GRADUATES CONTINUED TO TREND UPWARD IN 2015. ACROSS ALL CANDIDATE TYPES, A LARGER PERCENTAGE OF EMPLOYERS PLANNED TO HIRE BUSINESS SCHOOL GRADUATES IN 2015 COMPARED WITH 2014.

- Globally, 84 percent of employers plan to hire MBA graduates this year, compared with 74 percent that hired them in 2014. Fifty-nine percent of these companies planned to increase the number of new MBA hires they bring onboard in 2015 compared with 2014.
- In 2015, 51 percent of employers plan to hire Master in Management graduates, 44 percent expect to hire Master of Accounting graduates, and 46 percent plan to hire Master of Finance graduates. Of these companies, the majority (between 49% and 58%) planned to increase the number of new hires from specialized business master's programs compared with 2014.

### REGIONAL HIRING TRENDS REFLECT COMPANY PLANS FOR GROWTH

- By far, the US job market is the most 'bullish' for business school graduates. More than 9 in 10 US companies (92%) plan to hire MBA graduates in 2015-up from 80 percent that hired MBAs in 2014. The proportion of US companies with plans to hire specialized business master's candidates in 2015 is 12 to 16 percentage points higher than the share of companies that hired them in 2014.
- Three in 4 (75%) Asia-Pacific companies plan to hire recent MBA graduates in 2015, an increase from 69 percent that hired these candidates last year. Asia-Pacific employers also targeted specialized business master's candidates in their 2015 staffing plans, indicated by the relatively high percentage of companies planning to hire from Master in Management (66%), Master of Finance (58%), and Master of Accounting (55%) programs.

RELEASE DATE ay 2015

- More than half of European-based companies plan to hire MBAs (56% of employers) and Master in Management graduates (52%). Fifty-eight percent of European companies identify reducing costs as an organizational goal for 2015—greater than any other world region.
- Seventy-five percent of Latin American companies plan to hire MBAs in 2015. Six in 10 (61%) Latin American employers plan to hire recent Master of Finance graduates in 2015, nearly double the share of companies that hired these candidates last year (32%). The percentage of employers planning to hire recent Master of Accounting graduates in 2015 (33%) is also nearly double the share of companies that hired these candidates in 2015 (33%) is also nearly double the share of companies that hired these candidates in 2014 (17%).

#### SALARIES, RECRUITER BEHAVIOR AND INTERNSHIP HIRING

#### MBA Salaries to Rise in 2015

Globally, more than half of employers will increase starting salaries for new MBA hires in 2015, either at the rate of inflation (30%) or higher (21%). The median starting salary expected in 2015 for recent MBA graduates in the United States is US\$100,000. This represents an increase of US\$5,000 over 2014 salaries and is nearly double the expected starting salary of US\$55,000 for bachelor's candidates in 2015.

#### **Recruiter Behavior**

The majority of employers globally (80%) and in the US specifically (86%) rate on-campus interviews as the most effective means of identifying qualified graduate business school candidates. Globally, 80 percent of companies plan to conduct on-campus visits this year, up from 76 percent in 2014.

#### Internship Hiring Strong in 2014

In 2014, 67 percent of companies had MBA student interns and 85 percent of these employers offered full-time positions to these individuals. Fifty-six percent of employers offered internships in 2014 to specialized business master's students; among these employers, 83 percent offered full-time positions to these candidates.

### EMPLOYER DEMAND BY JOB FUNCTION AND LEVEL

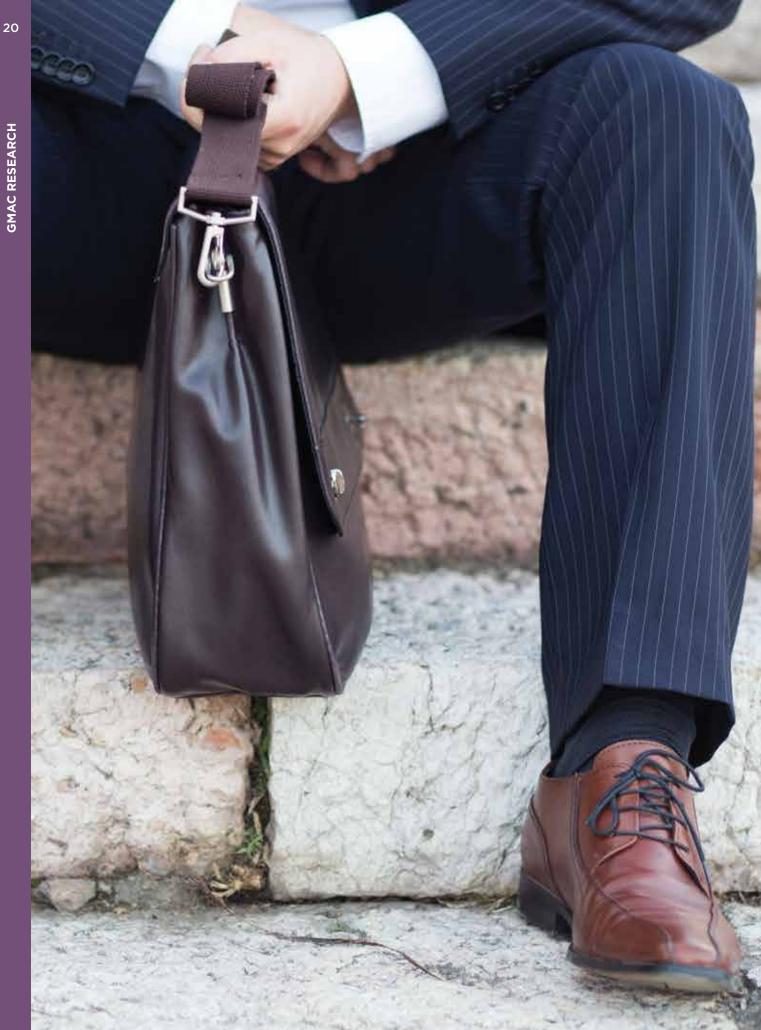
In 2015, 54 percent of employers indicated they will fill marketing and sales positions with a recent MBA or other specialized business master's graduate — more than any other job function. Like all job functions, the largest share of employers will fill this function at the mid-level.

Demand for new hires skilled in data analytics has grown notably — the percentage of employers hiring for this job function grew from 44 percent in 2014 to 51 percent in 2015

	% of Companies	Job Level Within Function			
Function	Placing Recent Function Hires in Function	Entry	Mid-Level	Senior	Executive
Marketing/ sales	54%	62%	80%	44%	16%
Data analytics	51%	67%	83%	46%	19%
Finance	51%	63%	81%	44%	17%
Business Development	50%	61%	83%	50%	20%
General Management	48%	63%	84%	46%	16%
Source: GMAC (2015) Corporate Recruiters Survey.					

# Visit gmac.com/corporaterecruiters





# **ALUMNI OUTCOMES ACROSS THE DECADES**

A global profile of business school alumni, the *Alumni* **Perspectives Survey** details the career progression and points of view of graduates from across the decades.

This research study examines alumni by their current job status, industry, job levels and functions, compensation, work location, and educational outcomes. The survey offers insight into how alumni assess the value of their management education, and how it has benefited them personally, professionally, and financially.

Also detailed is how alumni are engaging with their alma mater, including their likelihood to recommend their school to others, ways they are or would like to be involved, as well as past and future financial contributions.

#### 2015 REPORT STATS

ALUMNI	PROGRAMS	BUSINESS SCHOOLS	COUNTRIES	REPORT RELEASE DATE
12,233	230	71	16	February 2015

## 2015 KEY FINDINGS

#### BUSINESS SCHOOL ALUMNI CAREER TRAJECTORIES SHOW CONSISTENCY IN REACHING HIGHER LEVELS OF THE ORGANIZATION REGARDLESS OF GRADUATION YEAR.

- Most alumni (50% or more) held mid-level positions one year after completing their graduate business program.
- their organization. At 10 years, 25 percent of alumni are in executive-level positions and 5 percent are in the "c-suite" (e.g., CEO, CFO). Today, alumni occupying a c-suite position are 17 years removed from graduation, on average.

### MAJORITY OF BUSINESS SCHOOL ALUMNI SAY GRADUATE MANAGEMENT EDUCATION BOOSTED EARNINGS AND PURCHASING POWER.

- Nine in 10 (90%) alumni say their graduate management education increased their earnings power; 79 percent believe their salary is competitive by industry standards; and 75 percent say they are paid fairly for the work they do.
- A global analysis of business school alumni salaries by work location in relation to gross domestic product and purchasing-power-parity per capita (GDP PPP) reveals that alumni, on average, have greater purchasing power than the average resident of the country where they work.

#### ALUMNI CAREER PROFILES HIGHLIGHT POSITIVE OUTCOMES OF BUSINESS SCHOOL EDUCATION AND HIGH LEVELS OF JOB SATISFACTION.

• A majority of graduate business alumni working across all occupational levels, from entry-level positions to corporate executive, report high levels of job satisfaction and credit their graduate management education for preparing them for their careers, leadership positions, and for accelerating the pace of their career advancement.

• Five years after graduation, the majority of business school alumni are in senior-level positions or higher in

#### CATALYSTS OF CAREER SUCCESS INCLUDE MEASURES OF PROACTIVENESS, INNOVATIVENESS, AND ENTREPRENEURIAL BEHAVIOR IN THE WORKPLACE.

Recent research studies show a positive relationship between career success and innovativeness, proactiveness, and risk-taking behavior, which are considered components of entrepreneurial orientation. Analysis of alumni survey findings shows those who occupy c-suite positions and self-employed alumni scored higher than all other alumni at lower job levels on proactiveness, innovation, and risk-taking.

#### GRADUATE MANAGEMENT EDUCATION CONTINUES TO BE HIGHLY VALUED BY ALUMNI.

The vast majority of alumni rate their graduate management education as a good to outstanding value (95%) and would recommend their graduate business program to others (93%).

#### **Opportunities to Increase Alumni Engagement**

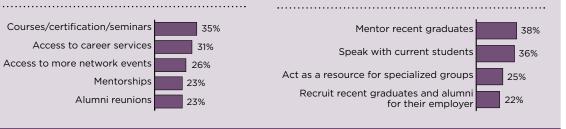
A majority (59%) of alumni respondents belong to their business school alumni association, and their survey responses generally reflect positive attitudes about their membership:

- 90 percent would recommend membership to others;
- 75 percent rate the value of membership good to outstanding; and
- 66 percent are satisfied with their membership.

Survey responses indicate that alumni seek both more opportunities to give back and more opportunities to receive services from their alma mater:

### TOP ACTIVITIES ALUMNI REQUEST FROM THEIR ALMA MATER

### TOP WAYS ALUMNI WANT TO GIVE BACK TO THEIR ALMA MATER



Source: GMAC (2015) Alumni Perspectives Survey.





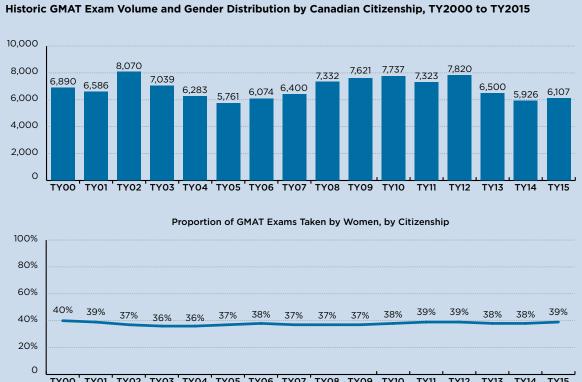
# **GEOGRAPHIC TREND REPORTS**

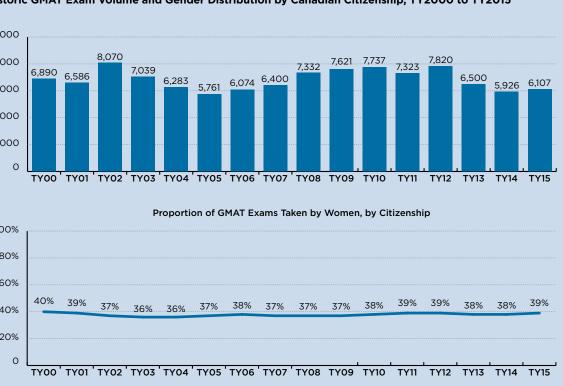
Data featured in these reports is pulled from a diverse array of sources to provide comprehensive and far-reaching analyses not available anywhere else.

Data sources include:

- GMAT examinee demographic data and GMAT score-sending behavior
- GMAC<sup>®</sup> Prospective Students Survey
- The World Bank World Development Indicators (WDI) data set
- UNESCO Trends in higher education participation
- US Census Bureau International Data Base Student age population projections (20-29 year-olds)

Below is an example of data featured in the Canada Geographic Trend Report.





Source: GMAT exam data, TY2000-TY2015.

# Visit gmac.com/geographictrends

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# **DATA-TO-GO SERIES**

By combining data from across the student lifecycle, the GMAC *Data-to-Go Series* provides insights by individual topics, markets, and/or regions.

## 2015 PUBLICATIONS

#### CLASS OF 2015 ALUMNI POLL

Summarizes the findings of an annual poll of recent business school alumni, approximately three to four months following graduation.

Key topics include:

- Employment rates by program types and citizenship
- Employment characteristics including industry, and job function, level, and location
- Evaluation of business school including ratings of learning and career outcomes, value of degree, and recommendation intention

#### WOMEN AND GRADUATE MANAGEMENT EDUCATION

A summary of current GMAT test-taker and survey research data about women in the business school pipeline.

#### **KEY DIVERSITY STATISTICS SERIES**

A series of research briefs that present key diversity statistics for specific underrepresented populations of US GMAT test takers — specifically, African Americans, Hispanic Americans, and Native Americans.

## Visit gmac.com/datatogo



**GMAC RESEARCH** 

# **BE A PARTNER IN OUR RESEARCH**

Graduate business schools that participate in our survey research receive:

- Early-Release Survey Reports that summarize key findings and their implications for the industry, with yearto-year trends;
- Interactive Data Reports that offer survey participants multiple ways to create customized views of detailed demographic data most relevant to your program; and
- Benchmark Reports—a free online tool that lets schools generate instant reports comparing your results against those of your peer schools.

# Visit gmac.com/surveysignup to participate

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#### ■ GMAC Prospective Students Survey

Launched in 2003, this annual survey profiles prospective students, tracking how and why they move through the pipeline, and what motivates them and gets their attention.

#### ■ Profile of GMAT Testing

A three-part series of Data-to-Go briefs that integrate detailed candidate demographic data with GMAT score-sending and student mobility trends.

#### Application Trends Survey

Since its debut in 1999, this annual two-part survey compares current and previous year application data for business school programs worldwide, highlighting trends by program type and world region.

#### Corporate Recruiters Survey

Launched in 2001-2002, this annual survey helps schools better understand the job market, clarify employer expectations, and benchmark their career services practices. Employers use the survey results to benchmark the MBA recruitment activities of their companies.

#### Alumni Perspectives Survey

This annual survey explores the career journey of alumni and recent graduates after business school and tells the story of their career progression, expectations, attitudes, and the value of their education.