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Oral History Interview with David Montgomery: Conceptualising SMU

David MONTGOMERY

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Singapore Management University

Li Ka Shing Library

Conceptualising SMU: The People and Ideas behind the SMU Story

Interviewee: Professor Dave Montgomery

Interviewer: Patricia Meyer

Date: 14 July 2011

Location: SMU Studio, Level 5, Li Ka Shing Library, Singapore

Note to Reader:

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Patricia Meyer: Today is Thursday 14 July 2011, I'm Pat Meyer, today I'll be speaking with Professor Dave Montgomery who served as the second dean of the business school at Singapore Management University from 2003 to 2005. Dave is currently the visiting professor of marketing and management at SMU and professor emeritus of marketing at Stanford. This interview is taking place at the Li Ka Shing Library, recording studio at Singapore Management University and its part of the 'Conceptualising SMU' oral history project.

Today we'd like to ask you about your recollections and perspectives from your time as dean at SMU. But we'd like to start by first asking you to step back and tell us about your career up to the point where you became involved at SMU.

Dave Montgomery: What we had going at MIT was we really did a lot about starting marketing science. I had the idea, after I had been there about six months, to start an organisation within the Institute of the Management Sciences called the Marketing College which was for quantitative marketing people and managed to persuade a bunch of my colleagues to go on. And so we started that. That is the organisation now which is the predecessor of the one that owns the Marketing Science Conference, it owns the *Marketing Science* journal which is one of the four biggies within the marketing field.

In any case that was a very exciting time and in reflecting on it with some of the faculty who worry a lot about the fact that we at SMU don't have many senior faculty, when I went to MIT, there had never ever been a full professor of marketing in the history of MIT.

So, we really got started with doing marketing science. Then I moved to Stanford which was my home base, and three years after I'd arrived I became a full professor. And my objective had been always that within seven years of getting my PhD, I wanted to have, be a full professor at one of the top five business schools, and a miracle happened, (laughter) it actually happened. It's nice to have been born in the '30s when there weren't as many of us to crowd up the space. I wrote a bunch of books and articles and stuff and got my first chair in '78 at Stanford and then later got the most senior chair, which was the Kresge chair.

Patricia Meyer: During this time did you have any contacts or work in Asia?

Dave Montgomery: My first trip to Asia was in 1969. I was one of the last two MIT faculty members to be seconded for a bit to help found the Indian Institute of Management in Calcutta. And so on the way out my wife and I and our three kids and another MIT faculty member and his wife and child—so we had four adults, four kids and sixteen pieces of luggage—and we went through Japan and Hong Kong and Cambodia, Bangkok and India up to Kashmir. We spent a month in Kashmir and then the rest of the summer in Calcutta.

So that was the start. Actually, when I was an undergraduate, 1958, I went as a student and that's where I met my wife. Stanford exported sixty-three of us to a campus in South Germany and...I became hooked on globalisation at a very tender age. And then in '68 while I was still at MIT with John Little, my boss at MIT and I did a program, at Orly airport in Paris, and the next year was my first trip to Asia. So I am not really a 'Johnny-come-lately'; this has been a long-term passion.

Patricia Meyer: How about your first contact with SMU?

Dave Montgomery: My first contact with SMU is I heard that my old friend Ron Frank had become president somewhere out in Asia. I was asked to write the history of the founding of the TIMS Marketing College—there were seven old-timers that were asked while we were all still alive and with some mental faculties left, we were asked to write about how things got started. And since I'd started all this stuff, I did a lot of the write-up and so I went to a mutual friend of Ron's and mine and said, "Hey, where's Ron?" And so I got his email address and I sent him the paper that I had written. I said, "This is going to come out in *Marketing Science*," and I said, "You're mentioned in here but I'm not going to tell you where because otherwise you'll only read that paragraph." So I made him find it. (laughter)

I had retired and Ron said, "I came out of retirement, why don't you come out? Why don't you come out for a week, or a month or a semester, a year, two years?" I said, "Okay, how about two weeks?" So that was, would have been about July '02 and so I came out in September and October for seventeen days.

That's when I kind of discovered that the university was two years old and their students had already won an international competition in Copenhagen, and good grief, that's terrific! What kind of a place are they....and I had learned that they had great ambitions. It looked like the undergraduate programme was well established and going, and it was a bright young marketing faculty, the whole faculty was young—nothing wrong with that—because they were young and ambitious. And so I got to know the marketing faculty, and I got to know various other folks. Pang Eng Fong lived a couple of doors down from me and others, and got to know Bobby Mariano [Roberto Mariano], the dean of economics.

I remember as I was about going to be leaving for the airport [after the 2002 visit] Ron and Chin Tiong [Tan Chin Tiong] whom I—Chin Tiong had visited, the provost had visited Stanford, so I got to know him then, and I knew he was here—and so the two old friends of mine were the president and provost. And these guys had invited me out and I had a great time and I had finished four papers while I was here, and it was really great. They said, "We want to talk to you about something." I said, "Okay fine, my plane leaves in a couple of hours." And he said, "We'd like you to think about becoming dean" and I said "What?" (laughter) "You must be joking" and they said "Yes" and I said, "Look guys, I could come out for a semester or something and teach a course or something but I must talk with my wife, who is also my lawyer, and I have to speak about this before I...so anyway. Then I got home and talked to Toby about it, one thing led to another. And she and I come out in January of '03 for a visit. The discussions went on and then in April of '03 they had the press conference, I came out for that and on May 1st I became dean, but I had to still stay in Palo Alto because of SARS [severe acute respiratory syndrome]. Because I had already agreed to be at a conference at Harvard, and I thought if I come out to Asia I am liable to get stuck coming or going and not be able to get back. So I came out here in June and my wife followed me a couple of weeks later and we had a wonderful time.

Patricia Meyer: What were your reasons to try this new role as dean? What was your thinking?

Meyer:

Dave
Montgomery: Well it turns out I've always been a recruiter, I had a particular philosophy which was really a counterpoint to Chicago [University of Chicago] which used to like to terrorise people. And my philosophy was that you ask good intellectual pointed questions, but you're nice, you're polite, and if you decide not to make an offer, people are going to be really sorry you didn't because we'd sure like to go there. And that really comes back and pays off long term in terms of, that kind of reputation, I think, really does good things for you.

I tried to apply the same thing in trying to talk to a young faculty about what the advantages might be in a place like SMU which was admittedly, we didn't have senior faculty and it's still a problem. It's going to be a problem for a long time because we're going to home-grow, we're home-growing now which is going to work. That works.(18.00)

Patricia
Meyer: And when you arrived how was the business school organised by areas? Has it changed, or did you make any changes?

Dave
Montgomery: I did do one reorganisation. I split OB [organisational behaviour] and human resources out of the management group. And they prospered beautifully, and actually, on a per capita basis, were the most research productive and one of the best teaching groups, probably the best teaching group too. So that worked. and and eh.....what, what I'm seeing now is I think management is on the ground and really ready to go. One of the wonderful things is—right now today in 2011—is that Howard Thomas is the real deal, he's a real internationally famous scholar in management, and he will have that programme going.

Patricia
Meyer: How did you go about finding faculty who would be interested in working at this young university in Asia?

Dave
Montgomery: I wrote a recruiting letter. Jin Han,.....Jin Han was.....Jin Han [Han Jin Kyung] who at the time was an untenured associate professor—but was an area coordinator for marketing—he was the most senior marketing guy, so Jin and I in the summer of '03 wrote a letter.

First of all we wrote to my friends, and we send it out under my email number so that my friends would read it within marketing. Also I knew that there was an economic bump in the US at that time. And I knew when I arrived that there was going to be no recruiting at Stanford and many of the other major schools weren't going to be in the game. And I said "Man, look if we wait three or four years, economy's going to turn around, it's going to be hard—but the young guys and women coming out now are going to probably find it might be a little bit more interesting to talk to us." Take a chance. And so I used the economic circumstance. I said if we wait too long, we can't sit on it, we got to go for them. And so this is how we started out my letter to my friends. I didn't just say, "Hey, please send me your students." What I did was, I said this is, and I am quoting now, the first paragraph to the letter arrives from Jin Han and Dave Montgomery: Montgomery:

(Reading from the papers he is holding) What university numbers on its staff the founding editor of *Journal of Consumer Research*, the first departmental editor for Marketing at *Management Science*, the co-founder of the TIMS Marketing

College, the co-chairperson of the first ACR [Association for Consumer Research] International Conference, the co-chairperson of the first AMA [American Marketing Association] international conference, the co-chairperson of the first marketing science conference, a co-author of the Asian perspective edition of the fundamental Kotler marketing text, and the authors or editors of over thirty books and monographs on marketing? It's Singapore Management University, SMU. The dynamic new upstart university in Singapore that is raising the bar on standards of excellence in research and teaching within Asia and the global community.

Now I figured that at that point—and then we went to say, by the way we have some opportunities we'd like to talk to your students, please let us know. And so Jin Han and I and I think it was Rama [Seshan Ramaswami] we all go roaring off to the American Marketing Association educators' conference in August and interviewed like crazy. And basically with this kind of a thing—look, there are lots and lots of little places popping up all over the world—this is a serious one. And I think we had reason to make that claim, and I mean some of it was still a little bit hope, but it was reasoned hope, I think.

That was one way, the other thing is we worried about trying to get people to come over and visit, largely because we wanted people to know us, we wanted to have something that would establish the research atmosphere and credibility and actually ideas for course, all this stuff that goes on about what an academic is about and what excellence and academia is all about. And so you want people from the places that are excellent, who are really outstanding, and have them get to know us. And then if I need a review I can write to them, and they know our people, and then they're likely to do the review.

And so one of the things we did was we started a research camp, what we called marketing camp and finance camp. What a camp means was—and we had one in marketing at Stanford, but we actually copied our accountants at Stanford who started the idea, so we stole their idea and started running these camps where you invite friends in, and you have a research get-together for two or three days, kind of a mini conference and a selected group of friends. So, the first mini conference in marketing [at SMU], we had Rick Staelin [Richard Staelin], one of the inaugural fellows of marketing science. We had John Lynch, one of the markers that you use in terms of behavioural science in marketing with Chuck Weinberg [Charles B. Weinberg], also one of the inaugural fellows of marketing science and Andrew Ainsley from UCLA. These folks were the people that came out, and the finance group had a great bunch too.

Patricia Meyer: What was the impact of the relationship with Wharton on research at the business school?

Dave Montgomery: Well, they had the Wharton Research Centre and so there were Wharton faculty coming through regularly. That hit a speed bump with SARS. There was a lot of citation of 'Wharton's the number one business school in the world' and I said, "Excuse me, if I look at the current, if you look at the *Financial Times* they rated Wharton number one and Kellogg at Northwestern [University] number six. If you look at the US, within the US ratings, it was just the opposite at that time, and I said it's too unstable and the methodology is not great." So what we should be claiming, which is unassailable, is Wharton is one of the premier business schools in the world. That is true; nobody would

dispute that.

Patricia Meyer: And not going to change next year.

Dave Montgomery: It's not going to change next year; it's not going to change in the next twenty years. So its intellectually more honest but it's also in your interest. Because otherwise everybody's running around quoting this, that, and the other thing. Don't get me started too much on the rating games stuff, there's a lot of incredible flaws in a lot of these metrics that go on.

Patricia Meyer: You've often talked about this concept of balanced excellence. Can you tell us a little bit more about what that is and how you thought of it in the SMU context?

Dave Montgomery: I'm going to give credit where it's due. I learned it at Stanford when I first arrived, and I credit Lee Bach [George Leland Bach] who was actually the dean at Carnegie Mellon when Carnegie really revolutionised management education and made the multidisciplinary stuff go. And then Lee came out to Stanford and was really a major intellectual force that supported Arjay Miller and Bob Jaedekey when they were entering their deanships.

What balanced excellence stands for is basically—a university is about two things as I see it—it's about the generation and the dissemination of knowledge. Those are our roles, not one, not the other, but both. And I fully subscribe to that. And what balanced excellence is about is you got to both well. I think what a dean's role is to do is to build a portfolio. Every person doesn't have to do everything...some do and pay them well, don't lose them. What you want is a balance. So what this translated into at SMU, I tried to make sure that people understood here the young faculty are going to be worried about their research and worried about tenure and stuff like that. And look, I'm not saying that I want you to stay up all night everyday of the week worrying about your teaching, but you better do a good job—our students are important, learning's important and so is your research—so try to build a balance and do a reasonable job. Because sometimes you'll find older faculty will advise the younger faculty, well just concentrate only on your research. And I said don't do it on my watch. (laughter) And there were some people who felt the bite of that.

And on the other hand, I also did a thing called the dean's teaching awards, a dean's list for teaching. I would announce them and list them and put them in the faculty lounge so that everybody could see who was doing well. I've never really been a big fan of the 'teacher of the year' award—that means you've got one and only one. Teaching's more important than that. You've got to make the university work well, you got to have a lot of people doing well, and I think these guys are, these people, these faculty are top quartile teachers, just make it public and say thanks.

When the dean met with every faculty member every year and talked about their performance. And I always talked about teaching and research, or research and teaching. And it was usually in the inverse order as to what the individual thought was important. If it was a research person I'd start out talking about their teaching, and then say, by the way this research is—it wasn't an also-ran—but I just tried to get the point across that we're looking for balance, but everybody doesn't have to be identical. We don't want a bunch of

clones; we want a bunch of innovation people and great teachers in different ways. So what balanced excellence is about is—not that everybody is utterly in the same balance and all look alike with the same proportion of this, that, or the other thing—but rather we give strong importance to both of the fundamental dimensions of the university from the medieval days when universities got started. And we give public credit, public thanks, recognition.

Patricia Meyer: I'm going to ask you about some more ideas for the institutes or the centres associated with the business school. One of them was the Centre for Marketing Excellence. Just can you tell us about how that started and just other ideas you had about...

Dave Montgomery: The other thing that I did start and it immediately got taken to the university was the Centre for Teaching Excellence. Basically, I took one of my excellent teachers in the corporate communication area, Michael Netzley, and said, "I'm giving you a semester off, and I'm giving you plane ticket, go find out what people are doing for teaching—evaluation, how they help people get better and bring this back to [SMU]." And the provost said, "Oh, what a great idea." So we made it a university centre, that's fine. I did it simply because I didn't want to fuss around and wait. Because I knew I was only going to be here about three years, so I thought I'm going to go ahead and do it, and if it's a great idea somebody will carry it on. And Pang Yang Hoong basically supervised that and I think that's been a success.

Patricia Meyer: Given there were already two established business schools in Singapore, what did you do to make SMU different in terms of attracting faculty here and students here?

Dave Montgomery: There's a whole idea of how an organisation ought to run which is known as value delivery, and it really comes in three major stages or blocks. One is figure out what values you're going to deliver to your clientele, and our clientele is who? It's the Singapore Government; Singapore public and tax payers; it's the global community; it's the student population or potential populations, et cetera; it's the faculty and the global invisible colleges that spring up about each discipline and stuff—so there's various targets. But what are we going to deliver? What values are we going to deliver? Then how are we going to do it? So making it happen. But the thing that sometimes gets lost is you got to communicate what you've got and how it works. And I just reflect back on that note that I started recruiting wars with, with Jin Han and I sent out saying, you start out and get their attention. They'll read that paragraph—and then back of your head, you going, this is a serious place. But you've got to close that loop, you don't sort of wait for people to recognise how great you are, you make sure that...you make it easy for them to discover. I'm not talking about selling ice boxes to Eskimos, I'm basically talking about don't hide your candle under a bushel, that's stupid. Make sure that you get, people can appreciate—and I found with the best way to do that here—get them to come, get them to visit, get them to meet our people and interact with them. And that's good for the home team too.

Patricia Meyer: One group of students that you mentioned earlier were the first graduates from SMU. Can you tell us more about that group?

Dave Montgomery: Well, (laughter) I actually handed out the first degrees ever from SMU, and this was the summer of 2003, July of 2003. And there were I would say thirty-two or thirty-three Master

of [Science in] Applied Finance. So I handed out their degrees in the auditorium, we had a ceremony. So what's interesting is later on I used to have to remind President Frank and the Provost, Tan Chin Tiong, they talk about well SMU's got these undergraduates and we're going to having to be going towards graduate student and I say, "Don't forget, our very first graduates were master's students."

Patricia Meyer: When you became dean, SMU was located at its Bukit Timah campus. Were you directly involved in the design or planning for the business school at the city campus?

Dave Montgomery: Well, I can tell you exactly what I was told is, "Here's the business school. This was the shape of the building, these are where the stairwells are, these are where the bathrooms are, these are where the classrooms are and the first three floors. Anything on the fourth and fifth floor that doesn't move a stairwell or a bathroom, we will listen to. And also the size of the offices. And the general location." So I could decide where to put the faculty lounge, and how to organise the dean's office and the associate dean complex and the business part, so it wasn't just me, but I kind of headed up the team that did that.

Patricia Meyer: Can you tell us about moving from the Bukit Timah campus?

Dave Montgomery: Yes. Well, we moved in June of '05, and I think we were the second school to move, I'm not sure. But I do remember coming down [to see the campus under construction] and looking at the things going up and all that. Joanna Lee was my office, the head of the office thing, and the staff did just incredible things. And it worked beautifully. Now there was a small glitch like the air-conditioning went off for two days which is a problem as you know. But it was really relatively benign, largely because Joanna and the staff handled it so beautifully, and I'm sure they probably remember this as a major crisis in their life. But the thing that is really impressive is the month after we moved in, we hosted seventeen events here in July of '05, including the first-ever Asia conference by the Marketing Sciences Institute, including one that Ong Siow Heng put together that had something like seven Singapore ambassadors, ambassadors to Singapore at that conference. It had the first-ever marketing camp, the first-ever finance camp. I could go on and on and on. They'd moved this whole thing down; you would have thought they would have all gone on vacation. But instead we had all these conferences and it all worked. And I'm thinking, that's just amazing, just amazing what the staff did. Anyway, I'm still amazed. I think back and it worked so beautifully.

Patricia Meyer: One more question about the city campus, what do you see as its advantage for the business school, of being located in the city?

Dave Montgomery: Okay, as a strategist, somebody who's done research and done a lot of teaching in five continents about strategy and marketing and stuff, this was a brilliant strategy to bring this piece of a university—I realise there was a park here once, some people say we lost our park, but this is a park-like environment now, and it really helped to redevelop this area, so in that sense it's good—but what's brilliant about it is we put a management university here. And we've got econ and SIS [School of Information Systems] and social science and law and business and accounting. What's down in this part of the world? This land had to be worth a billion or two at least, and they gave us another half a billion to put up buildings. But what they got for it, is they got—what part of the university is going to help

them in the government sector, the judicial sector, the legal sector, the multinational business community, and the Singapore business community? And where are they? They only have to walk a few blocks or take a short taxi ride or drive to interact with, and we can have events and stuff. It's a business school. They didn't move white rats. They didn't move hydrodynamic laboratories from the far fringes. Those could be out almost in Johor, that's fine. But what they put downtown on a very expensive piece of land and getting a big return for it has been the very pieces of a university that... both the university benefits and it benefits a wide range of communities. I wonder if they really realise what a smart strategy they had. They probably did, knowing Singapore because it's brilliant. It just is, I kind of marvelled—what a plan, what a plan. So I think it's sensational to be down here.

Patricia Meyer: You mentioned the Marketing Science Institute conference and then there was also INFORMS [Institute for Operations Research and the Management Sciences], INFORMS was another. Can you tell us a little bit about that and what it represented for the business school?

Dave Montgomery: Sure. One of the things we did in July of '05 was we hosted the first-ever Asian conference of the Marketing Science Institute. And there were fifty to fifty-five paying guests that came to this. We had Dave Montgomery, Reibstein [David J Reibstein] from Wharton School; we had George Day [George S. Day] from the Wharton School. George and I were old friends from Stanford days and co-authors on a number of things. We had Earl Taylor who was the marketing director of the Marketing Science Institute. And when people find out we hosted the first-ever Asian conference of the MSI, the marketing community notes that. That's a big deal. And the fact that we did it brilliantly and MSI thinks we're wonderful, is even better. And of course they've then helped fund and helped sponsor the ISES conference on service marketing and stuff, about a year ago I think it was.

So I think there's continuing benefit for that. There's benefit from the standpoint of... first of all we had some real famous people arrive and teach here, which was good, I think, for our faculty, and they could watch some of them perform in front of a major executive audience. But it's also good in terms of the external relations with the companies and corporations and executives who were here, and just generally to be known that it was us that did it.

Patricia Meyer: I want to ask you now to look back on the time that you've been associated with SMU, and just ask, if you had an opportunity to see changes in Singapore's tertiary education, university education, over the time that you've been here? What your observations might be?

Dave Montgomery: Well, (laughter) one observation is I detect distinct respect from NUS and NTU. When I arrived they had nothing but disdain. And I'm sure some of them probably, if they'd ever heard of me, wondered what on earth I was doing here. So I think that's changed, and the continuing success of SMU and the undergraduate programme. And frankly to be honest with you, I think the other thing that's been brilliant about this strategy is that, unleashing a management university downtown like this, with the sort of creative way where people have to participate and, the innovations that were done, have unleashed the creative forces at the other two universities, which is exactly what they had in mind. And frankly, in some ways, even though they put a lot of money in it, they actually got this deal for cheap,

because they did it smart.

Patricia Meyer: That just leads into the next question. Looking ahead—I was thinking, twenty or thirty years—what would you like to see for the university and the business school? And what are some of the challenges?

Dave Montgomery: The challenges are faculty. I think. This is a people-power industry, it's a brain power industry—so you got to find it, and nurture it, and do smart things to make that develop and happen. I think SMU should grow in the masters' programmes. What happens in the doctoral programmes—I made some suggestions about what I think are some, I regard as creative alternatives—but there's going to be more on the graduate level, that's going to go on. What I hope is that, I hope that the Government will continue to be supportive of SMU, and I also hope that charitable support of universities—their dual roles of generating and disseminating knowledge—will gain support, financial support. Relative to the US, non-religious philanthropy is quite underdeveloped in Asia. And so, I was fortunate. If I'd had to come here and raise money, what do I know? I'm from California.

Patricia Meyer: Particularly, given your background in marketing, do you think SMU can continue to differentiate itself from the other two universities that are here, and how it might be able to do that?

Dave Montgomery: You know, I got to tell you about a quick story about the guy who was the provost at Stanford when I was promoted. I used to tease him that that was his one blemish on his record, but (laughter) but I had him out here to talk, and he later was just recently here. But this was back in '03. So I had Bill Miller [William F. Miller] out. I made him the first lecturer of some kind. And he was talking about entrepreneurship. We had him along with a panel, and I sort of moderated the discussion with a couple, three executives. And one of the guys in the audience said, "Well, it's great you talk about Silicon Valley and all this stuff, but you know, but we're poor little Singapore. We've got a small island, and there's almost four million people, and what are we supposed to do?" And I still remember what Bill Miller said. He said, "Tsk, you know, Silicon Valley has the same area as Singapore. It also has the same population as Singapore. And it also exports eighty percent of what it makes. What's your problem?" Do it. You know, my classmate was Philip Knight, the guy who started Nike. Just do it. Okay? And so, don't cry, go do it. Don't tell me what you can't do, do it. And I think that you got to have the same attitude. And it's important that SMU supports innovative thinking and doesn't get bogged down in bean counting of a sort that will stifle creativity. If you do that, then it's not going to—then its future's going to be ordinary. It will be a good undergraduate programme somewhere. And I'd, and I probably won't be around, but I'd be crying if I were. (laughter) Because I really want to see—I think this place has such an opportunity—and it just would be tragic to miss it.

Patricia Meyer: Any advice for either SMU faculty or students? Just any, any advice from your perspective.

Dave Montgomery: I hope that SMU students will consider marketing types of positions as well as finance. Not anything against finance, but.... And the faculty, I hope that the faculty, the really research-concentrated faculty, will appreciate the teaching and those who do other dimensions of what needs to be done to make a great university, and vice versa. There have on occasion been problems of the two sides not valuing one another. And I value

both. And I hope they do too.

Patricia Meyer: Anything else that you would like to share?

Dave Montgomery: Well, yeah. Just, it was a wonderful chance to be here, I never expected that [I'll] still be all these years later still involved with SMU but it's fun and I enjoy it and I appreciate it and I can see why you guys are here too.

End of Interview

Acronyms List

Acronym	Definition
ACR	Association for Consumer Research
AGSM	Australian Graduate School of Management
AMA	American Marketing Association
HKUST	Hong Kong University of Science and Technology
INFORMS	Institute for Operations Research and the Management Sciences
LARC	Living Analytics Research Centre
MBA	Master of Business Administration
MIT	Massachusetts Institute of Technology
MSI	Marketing Science Institute
NTU	Nanyang Technological University
NUS	National University of Singapore
OB	Organisational Behaviour
PhD	Doctor of Philosophy
SARS	Severe Acute Respiratory Syndrome
SIS	School of Information Systems
SMU	Singapore Management University