Course Design and Project Reform of Comprehensive Counter Business of Commercial Banks Based on Improving Ability as the Goal

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Abstract. The obtain employment for financial students in higher vocational colleges mainly takes market demand as the orientation, and cultivate professional and technical talents in the first line of services in banking, insurance, securities, investment and financial management industries as the goal. The course of Comprehensive Counter Business of Commercial Banks mainly aimed the post of commercial bank counter to study how to adjust the teaching content and methods of the existing courses to realize the zero distance work of students.

As the core course of financial management, the course of comprehensive counter business of commercial banks is designed according to the actual work content of the counter business of commercial banks. Based on the professional ability training of counter employees, the teaching process shall be organized in strict accordance with the working process of counter post. For further study, build high simulation training classrooms with commercial bank counter business training software equipped for students play the role of comprehensive teller of commercial bank to handle bank counter business for virtual customers in the simulation environment. Besides, teachers with counter work experience of commercial banks will participate in the organization of “duo teachers” structure of curriculum teaching team, and the teaching method of “teaching, learning and practicing” integration will be adopt.

It’s determined that the training objectives are accessible to the basic business and management positions of banks, securities, insurance and other units according to the extensive social investigation, professional discussion and job task analysis. This move aims to cultivate high skilled talents in the following aspects: cultivate the professional quality of honesty, dedication and cooperation; master the basic knowledge of Finance and related economic and management theories; possess basic operation skills and marketing service skills suitable for post work; able to better communicate with customers and innovate according to practice; all round development of morality, intelligence and beauty with “one skill and comprehensive quality”.

1. The Importance of the Course of Comprehensive Counter Business of Commercial Banks for the Cultivation of the Ability of Financial Students in Higher Vocational Colleges

The financial major of higher vocational colleges undertakes the important responsibility of delivering basic operation and business development front-line staff to financial enterprises. In order to meet the requirements of the unit as soon as possible after graduation, the financial major needs to be seamlessly connected with the enterprise in course design. The students shall not only have the basic theory of finance, but also have the marketing skills and methods to be able to communicate with customers, and posses the potential to continue learning in their career. Among them, the professional abilities required by the course of the Comprehensive Counter Business of Commercial Banks for the front-line comprehensive counter employees include: proficient in dealing with individual, corporate and credit businesses for various customers; master basic marketing speechcraft and marketing skills, cash-counting skill and counterfeit currency identification, blind typing skill, customer service and
emergency complaint handling. In addition to the above inflexible skills, students should also be trained to have good professional attitude and professional ethics; good interpersonal relationship and sound personality; strict attitude in strict implementation of financial laws and regulations; careful professional habits; soft professional ethics and cultivation objectives such as friendly attitude towards customers and colleagues, sustained enthusiasm for work.

Our country has vast territory and abundant resources, and the influence of Internet technology on customers of different regions and ages is not synchronous. The existence of bank network and bank counter employees is necessary to serve the local economy and meet the financial needs of the people. For example, in terms of community bank, it is difficult for the virtual bank to realize the contribution of the establishment of bank network in direct communication with customers and in-depth customer service. Therefore, the reduction of network and the expansion of virtual banks are not achieved overnight, but need a process of gradual adaptation of society. Nowadays, the development speed of economic, financial and technological processes is faster than the speed of people's thinking and consciousness transformation, which leads to the post of bank counter in some regions. Some customer groups are difficult to be replaced by the virtual bank and as a position form will be existed for a long time.

2. Course Design of Comprehensive Counter Business of Commercial Banks Oriented by Ability Target Training

2.1 Concept of Course Design

2.1.1 Highlight the Professional Pertinence of the Course. Taking the professional ability of bank counter employees as the basis of curriculum design, students can acquire post knowledge, achieve skill objectives and be competent for posts;

2.1.2 Pay Attention to the Combination of Knowledge and Skills. The basic theory shall not be large and all inclusive but be necessary and sufficient, and emphasize pertinence and practicality to cultivate students' ability of comprehensive use of knowledge and skills;

2.1.3 Strengthen Students' Learning Ability and Cultivate Students' Habit of Drawing Inferences About Other Cases from One Instance. For guiding students to take the qualification examination of banking industry, this course will strengthen the training of students' learning ability and cultivate the learning ability of drawing inferences about other cases from one instance, improve the adaptability of students to the new changes of occupation after employment, encourage and create good conditions actively;

2.1.4 Cultivate Students' Competing Ability. The national comprehensive skills competition of banking in higher vocational colleges is sponsored by the Ministry of Education of China. It is the highest level competition to measure the banking manual business ability, counter business operation ability and banking theoretical knowledge of financial students in higher vocational colleges. The competition is held from June to July every year, and the excellent players selected from all over the country will compete together.

2.2 Course Design Fully Embodies the Requirements of Vocational and Practical Education

As the requirement of the post of bank counter, this course carries out teaching and it’s directly facing the post of bank counter as the training goal. The teaching process is designed according to the working process of the bank counter employees completing the task, and the software used in the teaching is based on the operating system used by the commercial bank's counter business, which has obvious professional characteristics. The practicability of this course is mainly reflected in two aspects: one is class practice. The teachers will guide the students to handle the common counter business of the bank on the simulation software of the training room, such as personal savings, withdrawal business of public deposit, loan counter business, bank card business, exchange business, e-banking business,
purchase business of financial fund, etc. In order to improve students' participation, the above businesses can be subdivided into specific simulation activities to let some students play the role of customer, and the other students play the role of counter employees. It is aimed to let the students experience the joys and sorrows of the profession, and be proficient in business in the game; on the other hand is off campus practice. The school is going to contact with commercial banks actively and carry out long-term cooperation with enterprises to create opportunities for students to practice outside the school and organize students to visit and investigate commercial banks. Besides, in order to make students not only exercise their business ability, improve their communication ability and language expression ability, but also get the latest industry information and grasp the business development direction, the school will carry out business simulation activities jointly with banks such as product simulation marketing, simulation of customer complaint response and other practical activities.

2.3 Improve the Quality of Students and Carry Out Moral Education

In order to improve the overall quality of students and build a socialist harmonious society, quality education and moral education should run through the whole process of professional education and teaching. The comprehensive counter business courses of commercial banks (including theory teaching and practice teaching) should set up quality education objectives and become an important channel of moral education. The comprehensive counter business courses of commercial banks (including theory teaching and practice teaching) should set up quality education objectives and become an important channel of moral education. Training students' good working habits and professional quality is also conducive to their entering the workplace and supporting their future career development. For example, it should be stipulated that students should not eat in the classroom or eat snacks; should not be late or leave early; should not enter or leave the classroom at will during class; pay attention to hygiene; should not litter everywhere; take turns on duty after class to do a good job in classroom sanitation; clean up own desktop; the mouse, keyboard and chair should be put back in time after class.

2.4 Clarify the Core Competence of the Post and the Core Content of the Course

According to the requirements of the comprehensive counter post of commercial banks, the core contents of the course include: bank counter business processing, bill filling and auditing, cash counting technology, voucher retyping, currency identification, Chinese character input, complaint response, counter marketing, bank counter business basic theory, etc. In addition, teachers with counter work experience of commercial banks will participate in the organization of “duo teachers” structure of curriculum teaching team, and the teaching method of “teaching, learning and practicing” integration will be adopt. This course enables students to fully practice the core content of the course by using the simulated commercial bank business software in the simulated commercial bank work scene, cultivate the core ability of the bank counter post, and truly practice zero-distance go on duty.

3. Content and Direction of Curriculum Reform

3.1 The Reform of Teaching Arrangement

The traditional course teaching arrangement is usually 2 hours, which is difficult to meet the needs of work process oriented courses. This means that it is necessary to change it into 4 hours, 2 hours for business introduction and then 2 hours for simulation learning. The dual system of vocational education in Germany is to improve learning efficiency by teaching in doing and learning by teaching. This kind of change can more efficiently memorize and absorb the learned content, and immediately “learn” and “do” after “teaching”. The explanation of each specific work unit can immediately achieve the goal of understanding and familiarity in the shortest time, which is very conducive to the integration and utilization of teaching resources, as well as the achievement of the whole work goal.
3.2 Course Design Fully Embodies the Requirements of Professionalism and Openness

The practicality of this course is mainly reflected in three aspects: cognitive practice, that is, leading students to the bank counter to understand the counter business of commercial banks; class practice, that is, simulation in the simulation bank training room; off campus practice, that is, students go to the bank for probation, internship, post employment, etc.

The openness of this course is reflected in the following aspects: 1) In the course of curriculum development, we can learn from the experience of relevant curriculum development through continuous learning. All members of the course construction team have successively visited the bank for research and listened to the reports of relevant experts. These research and learning activities ensure that curriculum design conforms to the basic direction of vocational education reform; 2) The teaching of this course is closely linked with many commercial banks, and many teaching contents and resources are directly from these banks. In the process of teaching, our teachers have rich experience in banking industry, and invite banking experts to give lectures to students, so that students can get more extensive information and more open vision.

3.3 The Training of Teachers and the Reform of the Framework

Similar to the skill training courses of comprehensive counter business of commercial banks, the requirements of teachers in knowledge and skills are very high. On the one hand, we require them a solid theoretical foundation; on the other hand, we require the teachers to be the backbone of our business. Those teachers without the above-mentioned ability to be competent for the course, all design and reform will become empty talk. The training of teachers can be carried out from two levels: 1) actively cultivate existing teachers, provide them with more on-the-job training opportunities, practice in the enterprise, discuss with experts in the industry and other ways to improve their business capabilities; 2) invite the front-line business backbones in the enterprise to interpose in the teaching process of the semester. For example, demonstrate how to conduct cash-counting skill, roll over summons, blind typing, identify counterfeit currency, etc. Moreover, introduce wonderful cases to students. The emergence of enterprise experts will activate the atmosphere to improve students' enthusiasm for learning and use the power of role models to promote students' progress.

3.4 Construction of Training Room and Reform of Innovation Mode

The construction of innovative training room can greatly improve students' enthusiasm for learning and their interest in banking business. We suggest that schools with conditions can build simulation teaching and training room to change the single layout of the former training room, and design the training room according to the bank outlet business hall to facilitate teaching. What’s more, we also suggest purchase hardware equipment such as cipher, fax machine, printer, simulation voucher, voucher, practice certificate, ATM machine, counter, etc., The bank simulation software with high simulation degree is developed jointly with the software company to make the software interface of students' study close to the real working environment of the bank as much as possible.

3.5 The Reform of Talent Training Mode of Promoting Learning and Teaching by Competition

The national comprehensive banking skills competition of vocational colleges is the highest level of banking skills competition of vocational colleges in China. Through the training of the preparation process, we can achieve the purpose of promoting learning and teaching by competition.

3.5.1 Taking Part in the Competition Can Improve Students' Enthusiasm for Learning and Stimulate Students' Motivation for Learning

It can be said that high school students lost the motivation to learn, no goal to fight, play mobile phones in class, play games after class becomes very common since they finished the entrance examination which is full of pressure. The introduction of skills competition not only inspires students' enthusiasm for learning and sets up their learning goals, but also makes them feel the process of
gaining honor and joy through hard work and pressure, and makes them more motivated and more persistent in their studies, which is crucial to change the depressed learning atmosphere of vocational colleges.

3.5.2 Taking Part in the Competition Can Improve Teachers' Professional Ability and Personnel Training Level

The process of guiding students to participate in the competition is also the process of teachers to improve their professional level and ability. Most of the finance teachers in higher vocational colleges do not have the experience of banking. Through the process of guiding the competition to contact the full simulation of banking counter business and theoretical knowledge, they can greatly improve their professional ability and contact the banking business. The process of guiding the competition not only tests the professional ability of teachers, but also the experience and level of teachers in managing students.

3.5.3 Participating in the Competition Provides an Important Platform for Communication Between Schools, Schools and Enterprises

Through the platform of competition, colleges and universities, colleges and enterprises can communicate more fully. The ability demand of industrial enterprises for students can be directly transmitted to the formation of the talent training program of the school through the formulation of the competition schedule, which has become a benign back forcing mechanism.

3.6 The Reform of Examination Standard and Encouragement

In order to realize the closed-loop management of the whole curriculum, the reform of assessment standards is very important for the success of the whole course reform.

3.6.1 Reform of Assessment Methods

Change the examination method of examination paper, the usual score accounts for 40%, which is composed of class performance, business processing speed and accuracy, mutual evaluation of students, phased assessment results, attendance, answering questions, etc; group training. The team leader of each group is responsible for making the semester learning portfolio of the group members, recording the learning situation of the group members in the semester, sorting out and saving the learning achievements, rewards and progress of the group members; The final computer examination accounts for 60%. The teacher designs several sets of simulation business questions of the same difficulty in advance. During the examination, the students randomly select questions to complete the examination and the computer automatically completes the scoring according to the business process.

3.6.2 The Reform of Incentive Mode

3.6.2.1 Spiritual Encouragement

Through ritualized and fixed commendation meetings, symposiums, lectures and other forms, we can fully give students spiritual incentive means, so that students can end the bitterness of skill acquisition process, gain the sweetness of acquiring knowledge and mastering business.

3.6.2.2 Bonus Encouragement

The policy of giving a certain amount of special competition bonus to the students who won the prize in the bank competition will greatly improve the sense of honor and mission of the teachers and students in the competition. Most of the students in higher vocational colleges come from rural families. If they spend their spare time preparing for the competition, they will lose the chance of part-time work study. They should be given certain material rewards.

3.6.2.3 Employment Priority Encouragement

The final purpose of participating in the competition is to contact the enterprise practice in advance and prepare for employment in advance. After selection, the winners have the ability to work at the bank counter, and are favored by employers in the job market. At the same time, teachers should pay attention to strengthen the contact with the industry and enterprises, seek better jobs for the winning
students, form the system and culture, ease the anxiety of students when they are employed, and reduce the worries for their study and training as much as possible.

The comprehensive counter business of commercial banks has a wide range of business, great difficulty, and long training time. After the whole learning process, students will show considerable advantages in the cultivation of comprehensive quality and the acquisition of professional knowledge. Only by constantly summarizing the experience and lessons learned in the course of course design and teaching can the educational effect of the course reach a higher level and train more and better operational talents in the financial industry for the society!

References


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