

Discussion on the Reform of Commercial Bank Training Courses Integrated with the Internet

—Taking the business management course of commercial banks as an example

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Abstract: The rise of the Internet industry revolution has led to the arrival of the era of big data, which has greatly changed all aspects of social and economic life. In particular, the impact on the financial industry has become more profound, and the commercial banking curriculum has to undergo corresponding changes. This paper takes the commercial bank management and management course as an example. From the problems existing in the teaching of commercial banks, this paper analyzes the problems existing in the commercial banking training courses and puts forward some suggestions for reform measures.

1. Introduction

The Business Bank Management Course is an applied subject that studies the business model, management theory and management methods of commercial banks. It is the main course of economic and financial management majors in higher education institutions. It has been listed as one of the six core courses of finance major by the Ministry of Education. It is at the core of the financial professional training program. The business management course of commercial banks has strong operability and practicability. Through the study of this course, students can master the basic theoretical knowledge of commercial bank management and have certain practical operation ability, such as deposit and loan, bank financial management, the actual operation of securities investment, settlement business, etc. This laid a solid foundation for its future work in banking and corporate finance management. Therefore, the teaching of business management of commercial banks should further strengthen practical teaching and promote the close integration of theory and practice.

2. The Internet promotes the reform of commercial commercial banks

Commercial Bank Management is a course for financial undergraduate students and financial institutions practitioners to teach commercial banking, business theory and methods, to help students master the specific business of domestic and foreign commercial banks and their development and innovation, as well as commercial banking management theories and methods. Play an important role. One of the characteristics of this course is that the teaching content is professionally theoretical and practical, and the difficulty is even greater when it comes to financial professional English.

With the changes in the world's financial structure, the deepening of China's economic and financial system reform, commercial bank management and management courses should also be reformed accordingly. According to the teaching practice and the training of financial professionals, it is of great significance to carry out planned and systematic reforms on the teaching content, teaching materials, teaching methods, teaching methods and practical links of the course. The construction of a simulated banking laboratory, equipped with simulated banking business operation software, forms a teaching mode of theoretical teaching, practical teaching and network-assisted "three in one" with good teaching results. Teachers should change the "Injective" teaching method of "teachers, students" in the past, train students to "diligently think, apply what they have learned",

improve students' ability to analyze and solve problems, and enable students to adapt to the market economy. The need for development can meet the challenges of the new era.

3. Problems in teaching

3.1 Lack of suitable textbooks.

In the market, there are many varieties of commercial banking and management related textbooks. However, most of the textbooks are too theoretically too strong to meet practical requirements, or focus on operability and theoretical content is too simple to meet the requirements of training undergraduate talents. Fewer practical textbooks are considered. In addition, due to the rapid development of the financial industry, commercial banks continue to innovate in the business content and service level, and the update speed of teaching materials can not keep up with the development of reality.

3.2 There is a lack of facilities for practical teaching.

Many banking businesses in the business management course of commercial banks, such as deposit and loan, settlement business, foreign exchange trading, and securities investment, have strong operability. If students can practice the operation themselves, it will be easier to understand and master. Although in recent years many colleges have built a simulation banking laboratory to meet the needs of society for applied professionals, there are very few colleges that are actually used for teaching. In addition, the training software currently on the market is not perfect in simulation. Some only support the counter business. Some only pay attention to the functions of the bank in the social economy. The imperfection of the training software makes this course not good. Practice teaching effects.

3.3 Lack of experienced and experienced teachers.

At present, many colleges and universities, especially independent colleges, teach commercial bank management courses mainly for young teachers who have just graduated from school to work in schools. This teacher lacks social experience and lacks scientific research foundation and practice accumulation. In addition, although some old teachers have a certain practical basis, there are very few people who have actually worked in the banking industry. In addition, the banking business is complicated and varied, which leads to the lack of teachers who can guide students in practical practice.

3.4 The single form of assessment has led some students to pay less attention to practice.

The current student course scores generally consist of the final test paper score (70%) + usual grades (30%). The final exam is limited by the form, and the content is more theoretical. This causes many students to rely on the pre-test assault, usually absent-minded in class. After class, I don't pay attention to the study of practical content. Obviously, the students thus cultivated cannot adapt to the needs of the practical department.

4. Reform proposals

4.1 Increase the teaching and training links, fully mobilize the enthusiasm and creativity of students.

Since this course is closely related to the actual situation, especially the chapter on performance analysis of commercial banks, the training method should be adopted. The whole training process includes the following contents:

Collect performance reports of representative commercial banks of different sizes, including balance sheets, profit and loss statements, cash flow statements and financial indicators. Students are required to carefully read the statements provided and conduct a profitability analysis based on what they have learned. According to the category of financial indicators, students are grouped to

allow students to play the role of different departments of commercial banks (such as credit department, securities investment department, financing department, intermediate business department, etc.), to handle different businesses. Potential bank risks are identified in the complex data, and corresponding preventive measures and solutions are proposed. Organize students to discuss risk control in different departments and request a causal analysis of the various data in the report. Before and during the discussion, the teacher should also analyze the key links and cite similar examples to ensure that the teaching objectives are achieved. Students are allowed to study and study the subject knowledge through case analysis, and also let the students taste. Use the knowledge you have learned to solve problems. The teacher commented on the summary, gave each group a score, and scored each classmate. Through the training method, each student has the opportunity to show on stage, so that he can exercise his ability to think independently and cultivate his sense of teamwork, so that knowledge can be absorbed and used more effectively.

4.2 Focus on the combination of Chinese and English, and strive to achieve bilingual teaching

Teachers can't be too eager to start English teaching. It should start from the three stages of preparation, teaching and counseling. The specific steps are as follows: In the pre-study session, students should first guide the chapters to be read, remember the English keywords and technical terms in this chapter. The key points are difficult. In the teaching process, we adhere to the principle of "first easy and then difficult, focus on understanding; from point to point, gradually expand; to learn to learn, to constantly improve".

4.2.1 It is difficult to understand first and then to understand.

Students have a certain difficulty in starting bilingual education and need to be gradual. Usually the first three to four weeks of the course are mainly taught in Chinese and supplemented by English interpretation, and then gradually transition to English-based teaching and Chinese interpretation. Moreover, in the course of teaching, it is not a blunt translation of professional English, but a translation based on the actual business combined with the case, so that students can truly understand the meaning of knowledge points and master certain translation skills, so that students will not have teacher help in the future. In the case of self-study and use well.

4.2.2 From point to point, gradually expand.

That is to say, according to the students' learning situation, teachers should start with the basic concepts in Chinese, and teach the principles in a step-by-step and focused manner. In particular, some classic theories and cases should be taught in the form of Chinese narratives and English notes, and the operation process diagram Turn. The use of English extends from vocabulary, phrases, and sentences to paragraphs and articles, and gradually transitions from Chinese teaching to English teaching.

4.2.3 Learn and practice, and constantly improve.

In teaching, you can't just talk to the teacher, you should also instruct students to do more exercises. On the one hand, teachers should look at the group books to find exercises, and on the other hand, they should strive to be able to self-edit the exercises by searching the actual data for the content of the lectures. At the same time, English teaching aids should be recommended and written to provide students with a guarantee of hard work.

4.3 Extensive selection of teaching materials, bold integration of the theoretical system of the curriculum

Schools should try to choose the latest published materials to ensure the quality of the materials. In addition, schools can appropriately select product manuals, training materials, business introductions on the website, etc., supplemented by teaching materials. In this way, students can learn basic theoretical knowledge and understand the actual business well. In addition, schools should make full use of the theory and practice of commercial bank management, make bold choices, be brave in innovation, integrate the theoretical system and teaching content of the

curriculum, and make up for the weak links in the past theoretical system, such as bank wealth management business, and at the same time appropriately cut and other courses.

4.4 Various ways to promote simulation practice teaching

Simulated teaching is the most direct way to improve students' practical ability. The implementation of simulation teaching is based on the training software on the one hand, and the corresponding practical content in the appropriate chapters according to the curriculum and student characteristics.

Most of the current banking training software is aimed at the counter business, so the explanation of the counter business, such as the operation of deposit and withdrawal, the settlement of the same city bill, etc., can be carried out in the simulation training room, while the concept is explained. This will help students understand what they have learned and improve their practical ability. Other businesses, such as bank financing in the zero-accounting business and pre-lending surveys in the loan business, do not currently have a suitable training platform, so these chapters need to rely on teachers to introduce practical content. For example, for bank wealth management business, schools can require students to choose the financial products of 213 banks for comparison, investment, and income, to learn how to choose wealth management products, and to use online banking to display the purchase of wealth management products. The practice content of the pre-lending business, the school can give the student background information, simulate the business situation of factoring, confirmation warehouse, etc., and ask them to write a pre-lending due diligence report.

4.5 Enhance the professional skills of teachers

At present, the teachers who teach business management courses of commercial banks basically have graduate degree or lecturer title, and the professional foundation is better. Schools can carry out activities such as teaching competitions and teaching experience exchange meetings to improve the teaching skills of young teachers. In terms of improving business experience, the school encourages teachers to obtain relevant professional qualification technical level certificates through further study and self-study. The second is to carry out school-enterprise cooperation, regularly send teachers to cooperative banks for business practice; the third is to hire staff from different departments of the bank to be students' teaching practice teachers, so that they can bring their work experience to practice teaching.

5. Implementation of curriculum reform

The reform of this training course focuses on cultivating the professional ability of students to provide financial services to customers, which are embodied in the five aspects of "professional etiquette image, good communication skills, active service awareness, active marketing concept and teamwork ability". Skills, as follows:

5.1 Course content settings

The commercial bank training course is arranged in the later semester. At this time, the students have basically mastered the basic business and process of the factory commercial bank. On this basis, the course content is set to the following five aspects:

5.1.1 First, the basic skills of the bank counter.

Based on the requirements of commercial banks for the work skills of counter employees, the three basic operational skills of the bank's integrated tellers are introduced, including manual point (bundle), subpoena calculation and character input.

5.1.2 Second, bank service etiquette.

Based on the requirements of commercial banks for professional image, the service etiquette is added to the training, including costume etiquette, physical etiquette, work etiquette, telephone etiquette and banquet etiquette. The scope of study and training basically covers most of the work

scenes of bank employees. To be both practical and applicable.

5.1.3 Third, bank customer relationship management and marketing.

Based on the requirements of commercial banks for employees' marketing skills, this part of the training content is mainly to establish customer trust relationship, maintain good customer relationship, deepen customer potential, etc., focusing on customer communication skills training.

5.1.4 Fourth, bank product marketing.

Based on the requirements of commercial banks for employees' product marketing skills, students are introduced to the deposits, loans and intermediate business products of major banks in the training, so that students are familiar with the common banking products in the market, mainly based on wealth management products.

5.1.5 Fifth, the comprehensive marketing of banking services.

Teachers provide practical cases of banking, student group simulation, cultivate students' awareness of active service, promote the development of active marketing thinking habits, and jointly market the various roles of the network to establish a team marketing spirit.

5.2 Teaching methods

The teaching of this course belongs to practical teaching. The case teaching is the main one. The classroom desk is placed in the group mode, supplemented by the conference style. The teaching content is carried out in the project task style. The specific teaching methods mainly include:

5.2.1 First, the problem inquiry method is combined with the on-site teaching method.

Provide students with financial market surveys, customer purchase behavior surveys and other training project tasks, guide students to think independently, guide students to design questionnaires, and arrange students to go outside the school to conduct surveys. In the process, teachers go to each group to conduct on-site investigation. Guide, greatly improve the practical ability and practical application ability of the factory students

5.2.2 Second, the case teaching method is combined with the situational exercise method.

The teacher chooses a typical banking service case (the case is from the actual enterprise of the industry), and arranges the students to complete specific project tasks, such as the account manager and the president visit the customer, the financial manager recommends a certain wealth management product to the customer, each small component role play, simulation marketing Scenario, design marketing speech, restore the real case in the classroom, better expand the thinking space of the factory students, and stimulate the initiative and innovative spirit of the factory students

5.3 Course assessment

The school should change the assessment method based on the final exam and increase the proportion of the usual assessment. The school can be divided into theoretical part and practical part according to the content of the assessment. The theoretical part adopts the written examination and the practice part is evaluated according to the usual practice results. For example, after the implementation of the simulation practice teaching, the experimental teaching time accounted for 30% to 40% of the total class time, or even 50%, the corresponding usual practice scores accounted for 50% of the total score, and the final written test accounted for 50% of the total score. In this way, it not only assesses the students' creativity and practical ability, but also examines the mastery of the theoretical knowledge of the students, which is conducive to motivating students to study hard and practice actively. The course assessment module is carried out, with special emphasis on the teamwork assessment within the group. The first and second modules in the course, namely, the basic skills of the bank and the bank service etiquette, use individual assessment methods, and the scores are directly assessed to the individual. The third, fourth and fifth modules adopt the group assessment method. The specific assessment methods are as follows: each group has group results,

and the members in the group are divided into three categories: “excellent, qualified and basically qualified”. The final individual score is based on the group score as the basic score, and then according to the group’s score. Evaluation (excellent, qualified and basically qualified) for addition and subtraction.

5.4 Explore course optimization.

In the design of teaching organization, we should clarify the objectives of each round of simulation management, pay attention to teacher-student interaction in teaching links and time arrangements, actively encourage cooperation and discussion within the management team, strengthen reflection and evaluation effects; focus on knowledge in teaching content Sexuality and interest, pay attention to cultivating the quality of innovation and entrepreneurship; combine experiential teaching with case teaching and special explanation in teaching methods, select appropriate teaching methods according to content, and give full play to the advantages of each teaching method. At the same time, the instructor's scientific research ability should be correspondingly required. Teachers with high scientific research ability not only have a deeper understanding of the teaching content and methods, but also have a more accurate grasp of knowledge, and will also affect students' thinking and training. attitude.

The above measures not only combine the theoretical and practical operability of the course, but also combine the knowledge and the fun, but also the combination of teaching and training, and the combination of Chinese and English. It can be seen that the curriculum reform is innovating and focusing on practice. It is necessary to enable students to “learn to brain, learn to master, master knowledge, master skills”, and to enable students to learn creative thinking and improve their ability to solve problems independently.

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