

Teaching Status and Reform Measures of the Course "Commercial Bank Counter Business Practice Training" under the Concept of School-enterprise Collaborative Education

-- Take the Financial Mathematics Major of Chang Ji University as an Example

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Abstract

Modern finance is inseparable from mathematics, The major of financial Mathematics emphasizes on the basis of professional basic theories, Use actual and simulated operations as grippers, vocational ability training as the guidance, strengthen the training of students' application ability. Cooperative education between colleges and financial enterprises is a kind of both can play school their respective resource advantages, and to jointly develop the social and market needs of financial mathematics applied talents of win-win model, Based on the mathematical finance professional bank counter business training course as the background, from the teaching system, teacher, learning and training environment four Angle analysis the main problems existing in the practice teaching status quo, Put forward targeted improvement strategies and suggestions.

Keywords

School-enterprise Collaborative Education; Bank Counter Business Training; The Teaching Reform.

1. Introduction

General Secretary Xi Jinping's important speech at the National Education Conference indicates that the Party and the country need to pay more attention to the development of college students' social practice ability in the training of talents in the new era, At the same time, the cultivation of talents in colleges and universities should match the needs of local social and economic development, which has a very important significance of "returning to nature". College education cannot ignore the cultivation of vocational skills, because vocational skills are the basis of college students' successful employment, an important indicator of the quality evaluation of talent cultivation in colleges and universities, and a core ability of contemporary society in need of talents. 2035 the State Council in the modernization of Chinese education "and" accelerate the modernization of education implementation plan (2018-2022), "two files in special emphasis on the need of economic and social development as the guide, We will promote the deep integration of universities and enterprises, comprehensively improve the ability of universities to cultivate talents, train a large number of high-quality and highly skilled personnel, and enhance the ability of universities to serve society. This provides a new training mode and a way of thinking for colleges and universities to train students' practical ability, That is, enterprises and universities should unite, integrate resources, jointly train talents, carry out vocational skills training, improve the professional quality of college students, and provide core competitiveness for college students' employment.

Marxism holds that practice is an important way for human beings to create and change themselves. In the aspect of improving college students' professional quality, on-campus practice and off-campus practice are the fundamental ways to cultivate students' practical ability and vocational skills. Only through practical training and internship can students complete the transformation from ordinary students to specialized professional skills. Practical training is the combination of theoretical knowledge and practical skills, so that students form a systematic professional operation ability in the process of learning and doing, the process of practical training is the application and sublimation of theoretical knowledge. In the process of practice, we should give full play to students' subjective initiative, train students' good professional ethics and rigorous work style, attach great importance to the practice of education and teaching, and put practice teaching through the whole process of talent training, so as to truly improve the quality of skilled personnel training. "Paper come zhongjue shallow, must know this to practice", Practical training and internship are compulsory courses for young people and indispensable links for students to learn and grow. If the internship is a warm-up before employment, then training is a window to observe the society, is the start of social practice, is very important.

Based on the practical problems existing in commercial bank training courses of financial mathematics major in our university, this paper explores the measures of teaching reform.

2. The Importance of Opening Practical Training Courses for Financial Mathematics Majors

The major of financial mathematics has been developing in foreign countries for many years. The graduates of this major are favored by various financial institutions such as banks and insurance companies, with good employment prospects and good remuneration. The major of financial mathematics in China started late. In 1997, Peking University established the first department of Financial Mathematics in China, aiming to cultivate interdisciplinary talents with knowledge in both mathematics and finance. In the following 20 years, the major of financial mathematics was established and developed rapidly in domestic universities, providing much-needed financial talents for the rapid development of China's financial industry. This major aims to cultivate high-quality application-oriented talents with systematic knowledge of mathematics and finance theory, the ability to analyze financial quantity and solve financial practice, and engage in financial business operation and financial data analysis. The key of applied talents is outstanding practical application ability, and one of its core links is practical training teaching.

From the perspective of talent cultivation, Commercial banking skills training teaching, It can not only create a working situation for students, increase their interest in learning, stimulate their initiative in learning, improve the quality of teaching and training, but also effectively link students' career development planning. Make the teaching content fit with the current system, working process and financial products of the bank, to cultivate the students' professional skills, Improve students' social practice ability, for the smooth transition after graduation and adapt to the workplace environment to lay a foundation. Therefore, it is very important to improve students' professional quality through school practice teaching.

From the perspective of industry demand, the banking industry plays a leading role in China's financial industry. In particular, state-owned banks, as large financial institutions, often have good office environment and good salary, attracting many graduates every year. However, according to the survey and other authoritative data, the overall situation of quality matching between college graduates and the job market is not good, It is mainly manifested in the lack of basic skills of new employees, long adaptation period and low satisfaction of employers. In view of the two problems of insufficient basic skills and long probation period, Through on-campus

practical training teaching, students' professional ability can be cultivated and exercised, graduates' skills can be improved, and employer satisfaction can be improved. Therefore, it is very necessary to open practical training courses in colleges and universities.

3. The Main Problems Existing in the Practical Training and Teaching of Counter Business of Commercial Banks in Financial Mathematics Specialty

The practical training syllabus needs to be improved, which does not match the job requirements of banks and enterprises.

Counter business of banks and financial institutions is mainly all kinds of counter business handled by ordinary tellers, including all kinds of handling of public and private business, checking and closing accounts on the same day. New hires at banks typically start as cash tellers, and is engaged in the review of all kinds of cash business, counting of zero banknotes, counting of large amounts of cash and processing of basic accounting accounts, etc., to accumulate practical experience for other counter work in the future. The largest number of counter workers in the banking system are mainly regular tellers, as a bank teller needs to master the most basic skills are banknote counting technology, currency identification technology, bank counter service etiquette. The following is a flow chart of a bank teller's day.

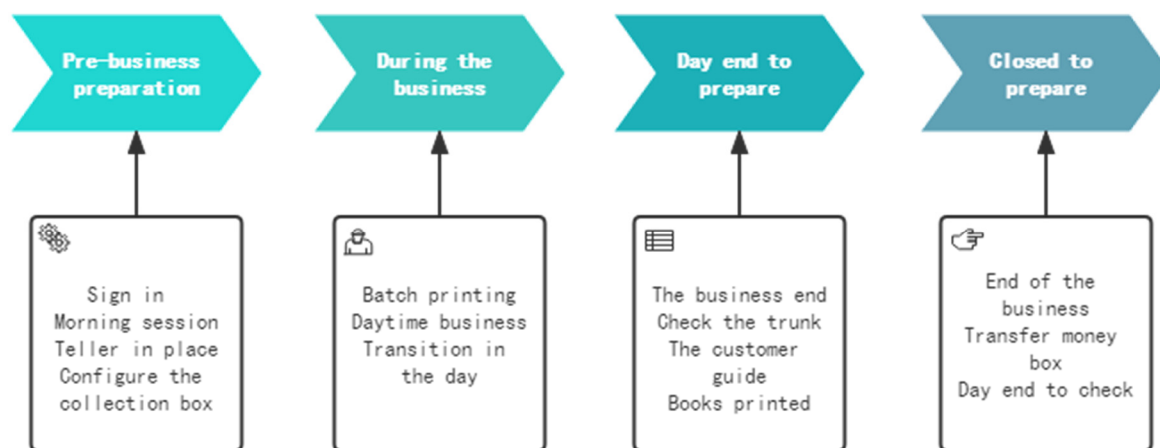


Figure 1. Flow chart of bank teller work

With the development of practical training and teaching of financial Mathematics major in our school, in the docking and communication with practice units, Combined with the job responsibilities and work content of bank tellers, the current practical training and teaching system has the following problems:

(1) It is urgent to create a system suitable for practical training.

First of all, The training goal of banking business simulation training is misaligned with the position of the industry, and the wide range of training objectives results in inadequate training of practical skills of graduates, Unable to meet the employer's post skill standards; Secondly, due to the lack of appropriate training materials and the limited resources provided by the teaching platform, And that would create, teachers need to grasp the teaching content by virtue of their own learning and understanding ability in the teaching process, The teaching effect is influenced by teachers' own professional ability and preference, thus affecting the teaching effect of practical training. Again, with the aid of the application of the virtual banking system, At present, the practical teaching only focuses on the cultivation of students' operation

ability of the network platform system, And from the point of view of job demand, it also just finished a basic stage of training, The basic skills training of counter business positions is incomplete and needs to be supplemented; Finally, the assessment method set by the outline lacks a process investigation of learning, which can not fully evaluate the improvement and gain of students' skill level and business ability, and also fails to pay attention to the growth needs and individual progress of students' personality.

(2) The number of training teachers needs to be supplemented, and there is a lack of teachers with practical experience

Chen Baosheng, minister of Education, mentioned that higher education is the strategic commanding point of China's education, and teachers are the commanding point of the commanding point, stressing the importance of teachers. Teachers are an important force for universities to carry out practical teaching and cultivate skilled talents. High-quality training teachers should have the practical operation ability to engage in relevant professional positions, Have certain innovation ability, should be able to combine theory with practice, according to the teaching needs of teaching content and method reform ability, can grasp the key to practice learning, so as to formulate reasonable and effective training plan, help students improve practical ability. However, compared with the continuous increase in the number of new students majoring in financial mathematics in recent years, the current situation of our school's teaching staff is not optimistic.

First, the teacher-student ratio is unreasonable and the number of practical teachers is insufficient. A teacher in the process of practical training teaching to guide a class of students, practical training teachers tend to take care of one and lose the other, the guidance effect is greatly reduced, can not ensure the effect of practical training teaching; Second, although the teachers engaged in practice teaching has a higher degree, have certain professional theory knowledge, but no received some special training in vocational skills, also did not have been trained by industry, Experience comes from observing and learning in practice units, No solid practical skills, Easy to cause the practical training course partial theory, light application, lack of the ability of establishment situation, The practical training process is inevitably boring, and it is impossible to flexibly combine the latest trend and trend of the industry to teach, and the teaching ideas are easier to adhere to conventions.

(3) Students' practical learning objectives are not clear, and their sense of cooperation is weak in practice

Finance is one of the most rapidly changing and challenging industries. Only by constantly strengthening their learning and improving their own quality can they keep up with the needs of business development, and this attitude and consciousness of independent learning need to be imperceptible in teaching. The results of the questionnaire showed that more than 90% of the interviewed students believed that it was necessary to cultivate their skills. However, in the practical training courses, some students still regarded experience as learning with unclear learning objectives and did not pay enough attention to the learning of the practical training courses, mainly manifested as follows:

1, students in the practical operation link perfunctory, thus affecting the learning effect. Business activities need skills and methods, and the operation of the bank is a practical knowledge through the whole process of business practice. In the practice teaching, some students have unclear learning objectives, lack of concentration in learning, passive learning in class, poor self-control ability, and they avoid or let classmates operate for them when they encounter problems in the process of operation. The practice report is also a running account. Some students after class did not consolidate the habit of strengthening, resulting in learning when understood two days forget light, practical effectiveness at a discount; 2, Students have weak sense of teamwork. When recruiting and introducing talents, banks and other

financial institutions often pay attention to the unity and cooperation ability of applicants. In the workplace, employees with strong teamwork ability are good at transmitting information in communication, promoting each other in communication, and constantly improving their work. In the practical teaching training, some students like to go their own way, go it alone, communicate with teachers and classmates very little, do not understand and do not know the place, muddle along. In the process of practical training, did not establish a sense of exchange and cooperation for common progress.

(4) The basic conditions of financial training are insufficient, and the training environment needs to be strengthened

Financial comprehensive training room is an important place for students majoring in financial mathematics to carry out on-campus training. The training room of our school has grown from dozens of computers at the beginning of construction to three laboratories now. After several years of development, the teaching hardware and software conditions and the teaching environment have been greatly improved. However, due to the imperfection of the industry-education integration mechanism, the university and the enterprise have not fully established a win-win mechanism, and the enterprise is less enthusiastic in participating in the cooperation and construction of the training laboratory by the university, and lacks the opinions of the most vocal industry senior experts. Therefore, there is a big gap between the practical training environment of the preparation and the real environment of the banking workplace. For example, in the practical training of integrated counter business, relying on the commercial bank business simulation platform, the training of individual business, corporate business and other business system operation was carried out to train students' single practical operation ability of integrated counter business. Only the interaction between students and the computer system could be achieved, and the lack of job simulation experience and training. Such fragmentary practical training is not conducive to students' complete understanding of the role, significance and position of each business in the whole workflow; Secondly, although the school has established cooperative relations with some commercial banks, which provides some convenience for students' off-campus practice and training, internship units have limited opportunities and space for students due to the particularity of their own industry, which affects the effect of practice and training. The lack of basic conditions of practical training laboratories is still one of the key factors that restrict the improvement of the quality of practical training education.

4. Improvement Measures and Suggestions

School-enterprise cooperation to improve the teaching syllabus, to match the needs of the post. With the development of financial industry and local economy, the content, requirements and evaluation criteria of job skills in financial institutions are not invariable. In order to adapt to these changes, the school practice teaching also needs to advance with The Times. The practical training courses on campus should meet the needs of the industry, enterprises and posts, and the practical training teaching system should be adjusted accordingly.

First, adjust the training objectives. May employ financial institutions and industry experts or bank counter business related senior practitioners into campus, discussion training goal and the post of choose and employ persons the skill requirements of cohesion, unified guiding ideology, basic skills in the content should reflect, general skills and comprehensive skills at different levels, such as the basic skills to implement; Set up the skill level system, step by step to reach the standard, so as to constantly improve students' skill awareness and practical operation level;

Secondly, supplement the training content. The integrity of knowledge shapes good ability, and good teaching materials can help students master the important and difficult points of the

course. With the participation of experts in the industry and enterprises, combined with the professional development planning of financial mathematics and other conditions, and relying on the teaching resources of the virtual bank training platform, the teaching materials and handouts are jointly compiled, focusing on two aspects: First, the specific business needs to focus on both theory and practice, education in RMB deposit as an example, the main purpose of this business is to provide the student fees for students in the compulsory education stage, Because the customer base is small, Restrictions and procedures are too cumbersome and other shortcomings, the business is not very popular, less volume, Therefore, this knowledge point of education savings can be theoretical, master the basic content and function, and can be weakened in practical operation requirements; For example, window-type services such as storage services account for a large amount of counter services, so they need to focus on practical operations. Second, the teaching content should be consider job requirements, the teaching can be combined with financial institutions in the needs of customers, marketing, financial services and so on various aspects of practical problems, For example, traditional operations such as counting banknotes and identifying people's names, make the teaching content with industry characteristics, enterprise mentors may be combined with work experience through added bank scope of the actual case to extend the students' Cognitive domain.

Finally, improving training methods and optimize the evaluation for the practical achievement appraisal, can increase the assessment of the learning process, edit a few specific business case, The exam questions of the practical operation part of the computer can be revised with full reference to the opinions of enterprise professionals, avoid the test errors affect the enthusiasm of learning, lets the student in learning the whole process of active input, focused on each step, Have a chance to express themselves, Keep exploring, It can also reflect the comprehensiveness, process, objectivity and fairness of the assessment Set up in-school skills competitions, For example, as a teller in a bank, it is necessary to understand the laws and regulations related to various business operations, and it is better to evaluate this knowledge through closed-book questions or contests. Improve the enthusiasm and participation of students in skill training, including students in competitions and skill competitions into the assessment. It is more reasonable to increase the elements of the learning process assessment and pay attention to the harvest, progress and growth of students in the whole process, instead of judging only by examination results in the past. In the context of industry-education integration, schools and enterprises work together to promote the all-round integration of the structural elements of supply and demand of talent training, so as to train students into talents with both the cognition ability of enterprise positions and the mastery of special skills.

Expand the source of teachers through multiple channels, and improve the overall effect of practical teaching by "internal training and external introduction".

In view of the imbalance of the teacher-student ratio, the current practice teaching carried out in the university needs to constantly enhance the sense of School-enterprise cooperation, strengthen the contact with enterprises or the market, and expand multiple channels to introduce training teachers. Teachers should be selected from enterprises and recruited from the society to build a reserve pool of practical training teachers, so as to increase the number of teachers and optimize the structure of the teacher team. We can consider absorbing one-third of teachers from universities, enterprises and the society, and pay attention to the construction of talent echelon.

School teachers care about how to teach students to learn, learn well, learn well; What business mentors care about is how to teach students to enhance their skills and adapt to employment as soon as possible; School teachers let students "learn", business mentors let students "do", Wenwu have both, one article and one weapon, each strengths, bring out the best in each

other. On the one hand, the practical training teachers are sent out to the enterprises for training and learning to cultivate professional skills. Only by "developing themselves" can teachers "develop others". On the other hand, the industry mentors brought in are trained, so as to master certain teaching methods, teachers and instructors teaching focus is different, for the cultivation of the students will be more comprehensive, please supervisor industry involved in the practice teaching, enrich not only faculty, industry mentors also brings the enterprise culture, has brought the new idea of industry training new methods and new teaching mode, The diversified integration of school and enterprise is helpful to improve the overall teaching effect of school training.

Help students to clarify the training objectives, design team cooperation practice in the teaching process.

We should strive to improve the existing education supply in rigid, single, divorced from the reality of students, do not respect and protect the interests and growth of students. In order to achieve the desired effect and achieve the goal of educating students, teachers should fully understand the learning situation and attach importance to students' needs and personal growth plan before teaching.

First of all, do enough preparation work. This paper introduces the orientation of teaching ability target and knowledge target in detail, and helps students to clarify practical training target. The ability objectives include: students can correctly understand the importance of courses in the process of professional talent training so as to establish clear learning objectives; Students can be prepared to learn according to the curriculum planning and skill requirements. Knowledge objectives include: let students understand the basic principles and regulations of bank counter position setting and job requirements; Familiarize the students with the authorized operation and management regulations of various tellers.

Secondly, the cooperative learning method is adopted in the teaching process. Ten students form a study group, and each group has a leader who is responsible for organization, coordination and homework feedback. In the study group, students can discuss and communicate with each other. Through the exchange of different views, supplement, revise and deepen, they can jointly complete the learning tasks assigned by teachers and exercise their teamwork ability.

Schools should give students full freedom, equality and fair development opportunities. Only by providing support and promotion for the growth of each student and carrying out practical training according to the teaching mode that conforms to the growth rules and cognitive habits of students can we continuously improve the practical sense of gain of students, reflect the value and results of practical training teaching, and lay the physical and mental foundation for students to enter the society harmoniously.

Further complete the training teaching conditions, establish the simulation training environment.

First of all, the personnel training mode, School-enterprise cooperation, teaching staff, professional qualification certificates, recruitment and employment services of finance major are displayed in pictures and words. For example, Posting financial enterprises LOGO, guide students to get familiar with the industry, understand financial enterprises, To showcase the work of outstanding interns, let students know their major, love their major, and then set up their own goals.

Secondly, the industry culture should be integrated into the classroom culture, and the standard service of the banking industry should be introduced, so that students can strictly demand themselves with the standard service of employees in the practice training. Moreover, the professional ethics of the bank can be integrated into the cases, so that students can establish correct professional ethics in the practice training.

Finally, a simulation training environment is established to carry out employment-oriented experiential training.

Draw lessons from commercial bank management environment, set up positions such as lobby manager, comprehensive teller, vip counter and host teller in the financial training area. according to the function layout is clear, The business of each position is driven by the real needs of customers, comprehensive training in accordance with the operating rules, to build a campus version of the micro division of commercial bank, So that students can be in the field of practical training, in the training of vocational skills but also improve the psychological quality of students.

5. Conclusion

The demand of society is the eternal driving force for the development of universities, and cultivating good people is the mission of universities. Therefore, local colleges and universities should change the direction of training talents to serve local social and economic development, change the mode of training talents to industry-education integration School-enterprise cooperation, and change the type of training talents to application-oriented technology and skills, laying a foundation for the deep integration of industry-university-research. We attach importance to students' practical skills and enhance their employment and entrepreneurship ability. Through School-enterprise collaborative education, we train students to become new workplace forces "able to send out", "able to stay" and "able to put down roots", and comprehensively improve the school's ability to serve regional economic and social development and innovation-driven development.

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