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Türkiye’de Bankacılık ve Finans Eğitiminin Kalitesini İyileştirmek
İçin, Yapılması Gerekenler Hakkında Çeşitli Öneriler*

Various Suggestions about What Needs to be Done to Improve the
Quality of Banking and Finance Education in Turkey

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Türkiye’de Bankacılık ve Finans Eğitiminin Kalitesini İyileştirmek İçin, Yapılması Gerekenler Hakkında Çeşitli Öneriler

Öz

Bankacılık ve finans eğitimi açısından değerlendirildiğinde Türkiye’de 33 üniversitede fakülte ve diğer benzeri bölümler açısından bu eğitimin verildiği görülmektedir. Böyle bir eğitimi alan ve dört yılını tamamlayan bir öğrenci, teorik anlamda bütün bilgilere sahip olmuş olur. Bölümü ile ilgili bütün bilgileri öğrene bile, mezuniyet sonrası bankacılık ve finans sektörü için çalışmaya hazır aday olarak maalesef iyimser düşünülmemektedir. Çünkü teori bazlı eğitim sistemi ile sonuç bu şekilde olmaktadır. Çalışmamızda öğretim anlamında yeni düşünceleri önermek itibarıyla, eğitim kalitesini arttırmak ve daha kaliteli mezun profilini oluşturmak amaçlı bazı öneriler bulunmaktadır. Bu önerilerden bazıları uygulama anlamında zorlukları bulunsun bile eğitimin kalitesini arttırmak amaçlı bir kez daha düşünülmesi gereken önemli noktaları içermektedir. Bankacılık ve finans eğitimi açısından bu öneriler, konu hakkında dikkat etmeleri gereken görevlileri hedeflemektedir.

Anahtar Kelimeler: Bankacılık ve Finans Eğitiminin Geliştirilmesi, Eğitimi Geliştirme Önerileri, Bankacılık ve Finans Eğitiminin Engellenmesi, Bankacılık ve Finans Eğitimi, Bankacılık Eğitiminde Demo Bankacılık

Various Suggestions about What Needs to be Done to Improve the Quality of Banking and Finance Education in Turkey

Abstract

When evaluated in terms of banking and finance education in Turkey in terms of sections 33 university faculties and other similar shows that the release of this training. Such a student would have all the information in the theoretical sense. As a candidate ready to work for the post-graduate banking and finance sector, unfortunately is not considered optimistic. For this reason, the education system can produce results. Our work includes suggestions for improving quality of education and creating a higher quality graduate, in order to offer new ideas in the sense of education. This proposal is one of the important points that should be considered once a day if some have difficulties in terms of implementation. These proposals for banking and finance education are aimed at the officials who need to pay attention to the issue.



Keywords: Improving Bankina and Finance Education, Recommendations for Improving Education, Handicaps of Banking and Finance Education, Banking and Finance Training, Demo Bank Branches for Banking Education

Introduction

This article is based on a number of problems in banking and finance education. What needs to be done during the narration of the lesson, the deficiencies or the extra issues are the elements to be considered. In addition, the inadequacy of the activities during the training program will create some troubles in the future for graduated banking and finance students. For this reason, there are a few basic things that students should be taught. These:

- Basic information about the bank's organizational chart
- Applying realistic examples about EFT, money order, customer accounts, debts, credits
- Observing cash and cash transactions
- Perform transactions related to bank accounting and banking transactions
- Participate in the Bank's supervisory duties
- Having knowledge about the bank's IT infrastructure

Many of the above are the main transactions that are being done in the institutions that carry out banking and finance activities and are the basic subjects that students should know. However, a student studying banking and finance for four years does not have knowledge of cash management, inventory management and financing tools from the check-related transactions. For this reason, even if they can find work in the sector resulting from their lack of these qualities, it will be difficult for them to come to important places. It is not easy to advance and rise without learning the most important information within the institution.

The reasons for these problems are listed as subheadings: a) There is not enough job training for the students b) There is not enough practical training for the students who have the theoretical background in the courses (simulation environment) c) the fact that there are too few theoretical lessons for real life due to the excessive theoretical academic issues d) there is no bank branches for finance laboratories and practical training in terms of implementation in universities.

General Picture and Problems

In many surveys around the world, the quality of the teaching profession shows that it is directly related to the success of an ethnic country. Because the important point in this interaction is that education is everlasting.



Education is not a finite process. It is not initiated at the morning bell and terminated at dismissal. It does not begin after Labor Day and end in June. And it most definitely does not start on the first day of Kindergarten and end on graduation day (Thomas,2016).

The 2014 learning curve includes the following factors (which should be considered in general terms, not necessarily limited to these (Bid4papers,2016):

- The amount that each country has spent training
- Continuity of the arrow on average
- Teachers' salaries and earning potentials
- Scores in the field of mathematics, science and literature
- Employment level
- Average salaries

The above factors are used to determine the top 40 countries in the world. If you begin with a very basic question at first, Are the banking and finance students getting a quality education during their four-year college education? It is difficult to answer this basic question comfortably. Because some of us can immediately feel the shame that we cannot say "yes" to this question. There are 33 universities that the banking and finance education in Turkey. Hundreds of people graduate each year from these faculties. But it is seen how difficult it is to get a good job after graduation. Candidates who have graduated from only major universities are considered as potential candidates for a good profession; other candidates have a lower chance of this. Nevertheless, the vast majority of graduates do not find a good job, even if they have studied banking and finance for four years.

This issue, when run by bankers and business managers, said that students did not have enough information about the transactions to be done, stemming from the lack of experience with their business. Therefore, the management of the enterprise does not want to take the risk of newcomers who do not have sufficient experience. In this way, some of the new graduates find jobs luckily, but in much simpler positions they have to be managed by less qualified and educated people.

On the other hand, students do not seem optimistic about their future during the school year. Because during this period, they believe that they can not get a good education. Probably they can also have justifications. It has been seen that the innovation abilities of teaching staff are not at the desired level. *"Simply, a lot of teachers and school administrators want things to stay as they are-they don't want education to be disrupting. Dealing with these teachers and school admins is a big hurdle"* (Colcuitt,2016).



The duration of education at universities is four years. These four years represent an important time in human life. As regards financial education, the OECD feels responsible for underlining some points that it thinks are very important. *“The OECD Council Recommendation already stressed that “Financial education should start at school. People should be educated about financial matters as early as possible in their lives” (OECD,2010:3).* Throughout the four years of banking and finance education, when the curriculum is examined, it is seen that many subjects are being delivered to the students. But there are many indifferent lessons among them. While some of them belong to the profession, others have a small amount of information that feeds additional information about the profession.

Areas of This Problem

The problem should not be connected to a single thread. This creates multiple causes for the handicap. These are:

1. Students
2. Teachers
3. School Management
4. Business Requirements

1. Students

During the training process, students seem to have done nothing to improve themselves about their profession. This can be considered for most students, not just for banking and finance students. Experience is something other than knowledge that students have learned at the time of the lesson. Therefore, students are focused solely on what they are responsible for. For this reason, they seek easy solutions to pass examinations by studying the material in their hands (which is a general tendency of students as a typical student behavior). They do not seem eager to get out of the course material. In fact, they do not want to do research about the subject and ask their teachers to get information and benefit from their experiences. We will use this deficiency as an adjunct to support our recommendation.

2. Teachers

Key roles have been created for teachers to increase teaching quality. Become a coach, become role models, sources of information, and guide



students to set their future lives. So a good teacher should be like this (Stephens and Crawley, 1994:10-11):

- Describe topics in an interesting way
- Take the course tangibly.
- Understand what students need to do and know if they have reached it.
- Prepare students' work to do
- To cope with the difficulties of the students
- Be cold-blooded while taking control of the class
- Provides a comfortable and beautiful environment for the class
- Help students to increase their expectations.
- Deals with students as if they were mature individuals.
- Have certain star quality talents.

Despite the very important responsibilities of teachers, they should be investigated whether they have appropriate motivation. However, in some societies, some attitudes and behaviors are exhibited while education is given. This attitudes and behaviors are contrary to the characteristics of the above-mentioned good teacher. Some of these practices are as follows (Alam, 2013:27):

- Teachers are taught and taught to students
- Teachers know everything, but students do not know anything
- Teachers think and think about students
- The teacher mostly speaks and the students listen to it
- The teacher disciplines and the students are disciplined
- The teacher selects and applies the program, the student fits this
- The teacher selects the content of the program and the student adapts to it
- The teacher confuses the authority of knowledge with the professional authority, the students oppose their freedom
- While the teacher is the subject of the learning process, the students are the only object

The most important factor for the teacher of the above thinking structure is the fact that the student is focused on participation in education. In this context, the teacher should be better at the opportunities given to him/her to improve and progress. It is an important element for both meeting their needs and motivating them. The teacher improves himself and motivates him/her to give more importance to the course. At this point, the motivation of the student is very important.



So there are some tips for enhancing student engagement and motivation (Stephens, 2015):

- Recognize and improve students' mental and physical conditions
- Say that students from all cultures are welcome to come to class
- Investigate what the students liked and disliked
- Believe that students may come free to work, communicate with their peers in the learning process, and achieve their goals
- Create opportunities that are effective, collaborative, and improve learning relationships
- Create compelling and enriching educational experience and expand academic skills
- Recognize that teaching and teachers are central to student engagement.

Apart from all the above ideas, you cannot expect rewarding results if many of those questions are answered in negative manner.

On the other hand; In the world, a competitive and participatory student to educate, the 21st century has the competencies that appropriate planning should be done. They are critical thinking, solving complex problems, and multimedia communication. And you listen to things in the world. In some researches, the importance of non-cognitive competencies in academic achievement was mentioned. These competences, the ability to communicate and solve logs (<https://tech.ed.gov/files/2017/01/NETP17.pdf> ,10). Apart from that, it also includes teaching, working, care and attention. Having teacher knowledge about all these issues should provide maximum benefit to the student. Of course, not only the teacher, but the school management and work must be done.

3. School Management

It is necessary to provide education, training, technological support, arrangements for testing new topics in education, cooperating with precious people from the market, laboratory, classes, libraries and all other equipment for training needs.

Managers are required to fulfill all the requirements listed above. It should provide all the needs for the use of pupils and teachers. The more the



provision is made, the more improvement and improvement in educational quality will be experienced.

4. Business Requirements

Every workplace has its own requirements. Even if banking finance education is taught in schools, the person is categorized according to the general appearance of the dressing style, the ability to communicate, self-confidence and other personal behavioral characteristics. The industry attaches importance to these attitudes as much as the information of the person.

An open question must be asked to investigate this. Are the students ready for these personality tests? Are courses given on these requirements? There is no need to answer the questions. Exceptional circumstances respect.

How to Overcome the Deficiencies

1. Identifying the Categories of Reasons

When problems related to education are discovered carefully, it is clear that there are very different aspects that influence the quality of education. When we classify these deficiencies, they can be shown as follows:

- Some of them the problems with the budget
- Some of them need better organization
- Some of them say that moral motivation is demanded
- Some of them are due to insufficient physical facilities.

But looking at all in general, a big formula is needed. These; positive approach and active behavior. There are some options for making improvements without major investments and without major changes. The thinking and philosophies of the interested parties will be the main factors of this improvement. Now let's take a look at what you need for banking and finance education:

2. Recommendations for solutions

Shift Teaching Environment to Real Life (Less Lectures–more on the job learning)

1. *Less memorizing and more case studies*: In case studies, the subject narrative (role plays) should be done by taking real life examples as examples.



Homework should be prepared in companies related to the banking and finance sector. It should also undertake initiatives related to this regulation.

2. *The training week should be divided into two parts:* the student who is studying 2 days in the school (intensive training) should study in the bank in the remaining 3 days (one student continually working 3 days a week to increase the preference of the student in terms of companies and banks). This training should be continued from the beginning of the second year until graduation in the following years. The creation of such a structure will encourage students to attend the office at a very cheap cost in terms of institutions.

Current scenario: sending students to internship training for a few days (usually 20-25 days) is a completely futile effort. Because the student has completed his internship without knowing exactly what operations are done there. The governing body does not want the student to be in sensitive or risky processes. In addition, students are not required to undertake any responsibility for short-term internship. For this reason, they do not fully own the student. The student will only be photocopied and the ambassador will be in charge of communicating between the departments. Otherwise, if the student is advised to be employed in an institution for a long time, both parties will be held responsible.

3. *Demo Laboratory:* Trainings to be carried out in laboratories. Within these; real banking examples, financial slips, checks, systematic processing of various information, debt and credit information. They should also include a variety of trainings such as using the accounting book, preparing financial reports, providing services to customers, and carrying out transfer transactions. In education, it is accounting, finance, marketing and sales, credit operations, human behavior, customer service, management skills and other regulatory information.

All of this should be taught to students using demo programs (without simple presentations). Students should learn the functioning of transfer and payment systems, telephone banking, check operations and all other transactions. Thus, students should not be trained in ordinary classrooms after completion of the first class. Students are required to work either in the financial training laboratory or in the finance department of a bank or a company.



4. *Flexible Implementation*: financial training in schools requires a flexible approach. For this reason, this training should be applicable according to national, regional and local conditions (OECD, 2010:7).

It is recommended that the training program include the following items:

- Understanding of money and other transactions
- How to make financial planning and how to manage financing
- Risks and awards in the financial sector
- The physical view of the financial world
 - o Pedagogical approaches and methods for students
 - o Method of use of resources
- Number of hours per week or one semester for courses related to the subject
- Time interval in the curriculum
- Skill production for evaluation and follow-up

5. *Performance Evaluation*: This seems to be the hardest part. The simple classification system should not be a tool for assessing the performance of the student. The preparation of a project assignment (such as a thesis, term paper) can be considered a good tool. However, the performance evaluation criteria from the bank or the company, the laboratory work done and the small tests to be done by the teacher on the subject are supporting data.

Teachers

1. *Experience*: The issues that need to be taught here require additional qualifications for teachers. So they must have got a certain work experience. From the business point of view, it is recommended that instructors are selected from those who have solid knowledge and equipment.

2. *Good Fee*: Teachers complain and suffer from low wages. Just as in almost every sector, teachers in the education sector need to earn a good salary.

3. *Changing the Teaching Style*: In the traditional way, teaching is usually a one-way communication. Teachers read the book or read the slides while the students are listening to the lesson. This should be supported by presentations, film and video clips, some case studies and problems. Teaching staff should change teaching styles in order to enable students to



gain critical thinking and problem solving skills and to take on their job responsibilities and responsibilities. In order to be able to do this, the exams should be designed not for theoretical questions but for the purpose of developing, establishing and fulfilling research tasks and projects.

4. *Orientation of Teachers to Innovation and Research:* As mentioned above, innovation and change should start from the teacher level. Teachers have to renew a number of methods to enable students to conduct research on a subject, aggregate data, assemble and present it.

5. *Coaching and Leadership:* Students are particularly afraid of their future when they approach the time of graduation. At such a moment, they expect their teachers to be a good coach, a strong leader and a trustworthy mentor. For this to happen, through an official program by school administrators; It must be a program designed, assigned and followed by teachers.

School Management

1. *Respect Teachers:* Teachers are the most precious assets of the school. It must be kept in mind that teachers are also people. They need motivation as well as expecting respect from their employers. Management should treat them well and give them more freedom in their work.

2. *Better Working Conditions:* teachers often suffer from overcrowded classes, heavy working hours and low wages. In this regard, management should determine how to pay teachers better, how less tuition will be made, and how to provide a more comfortable working environment. They should also help to give enough free time to do their research.

3. *Improvement of Teachers’ Technical Skills:* As the students develop themselves, teachers need to participate in training programs in terms of improving themselves. In this case, the school should be coordinated with human resources. One of the key performance criteria of a teacher should be the involvement of several training programs and seminars on a periodic basis. This should be supported by schools as an incentive. Thus, this system will contribute positively to the teachers' own development and this will be reflected in the students.



One of the key principles of the OECD for the development of the teaching profession is: to educate teachers adequately and to allocate resources for it, to know financial literacy and pedagogical methods. It also needs to be trained and supported in order to teach financial literacy (OECD,2010:6).

Students

1. *Everything is for them:* Students should see what they are for them. As teenagers, they usually do not see and understand it. All efforts must be made to ensure their awareness (face-to-face interviews, seminars, conferences, panels, sister school visits and competitions).

2. *Engagement:* Students need to have enough emotion to participate in the profession. If the project-based learning system is well established, loyalty to the students' topic will lead them to success.

3. *Acknowledge the Efforts of School:* When learners accept the efforts of schools and teachers, they will have more earnings from education. The success of the remediation activities is based on this mood. This can be considered as the key factor for the whole process.

Conclusion

Developing or changing the education system creates advantages and disadvantages. Sometimes it is good in a country, while it can react differently in another country. If the education system does not look good, the state will use the systems adopted by other countries. It is often thought that this is a better system than the old system (Johan and Harlan, 2014:53).

In our study, in terms of education, there are various suggestions about how banking and finance education should be given to students. At this point, both the teacher and the students and the management are listed. it is a proposal for good education. It is thought that change and transformation should be done in some areas for the development of the system.

The development of banking and finance education depends on the restructuring and regulation of many key points. Thus, a quality education will be given to the students. Since each item is related to each other, it is not a matter of making a single change, but a total change in all. It happens with a good coordination and participatory approach in order to be in it. In this



regard, many important factors such as physical conditions and an appropriate budget need to be taken into consideration while emphasizing human relations. All of this will also provide good motivation.

What is described and what should be done here is a recommendation for re-evaluation of existing conditions. It contains deep-rooted solutions to deficiencies and glitches in banking and finance education in the current conditions. By providing these changes, a more qualified and quality education will be provided.

A training method that can enjoy the time should be adopted while the banking training is carried out. In this sense, teachers should gain the ability to transfer knowledge with modern technological devices such as interactive whiteboards, GPS receivers, MP3 players and document cameras. The main aim of the educational objectives should be to solve the problems of the students in their relations with the world (Isah and Omori, 2015:55-56).

As a result of all these proposals being fulfilled, the learning quality of the student will be increased. Thus, it will be better for them to obtain real work experience only at school. Together with the time spent in work rather than the time spent in class, the student will have gained a much better life experience after graduation with a degree in banking and finance. In addition to all these thoughts, field researches about banking and finance education are made and the result is a proposal that should be carried out in future studies.

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Özet

Nitelikli personel ihtiyacını temin açısından üniversite mezunlarının önemli bir yeri kapsadığı düşünülmektedir. Fakat üniversiteyi bitirmiş bir öğrencinin, seçmiş olduğu bölüm ile ilgili gerekli teorik bilgi donanımına sahip olsa bile; uygulama açısından birçok anlamda eksiklikleri bulunmaktadır. Eğitim sisteminde yapılan, bilgiyi öğrenciye aktarma yapısı içerisinde esas dikkate değer durum, yeni bir eğitim anlayışı benimsenmesi ve bunun oluşturulabilmesi için öğrenci, öğretmen ve yönetici bazında çeşitli değişiklikler ve düzenlemeler gerekmektedir.



Bankacılık ve finans bölümünü tamamlayan öğrenciler hakkında daha farklı neler yapılması ile ilgili görüş ve düşüncelerin yer aldığı çalışmada, öğrenciler gerekli bilgileri görsel ve yazılı olarak elde etseler bile, uygulama anlamında ve sahayı görme anlamında büyük bir eksiklikleri bulunmaktadır. İşbaşı eğitimin olmayışı, atölye çalışmaları/ürün simülasyonu eksikliği, hep teorik olarak bilgilerin kalması ve finans laboratuvarı, demo banka şubelerinin olmayışı; mezunu gerçek hayata hazırlama anlamında önemli eksiklikleri oluşturmaktadır. Türkiye’deki bankacılık ve finans eğitimini alan öğrenciler mezuniyet sonrası iş bulmaları açısından sıkıntılı bir sürecin onları beklediği düşünülebilir. Bu konuda, bankacılar ve işletme sahiplerine göre; mezunların yeterli deneyime sahip olamamaları ve tecrübe eksikliği sebebiyle, onları tercih etmedikleri ya da etseler bile basit pozisyonların sunulduğu söylenmektedir. Diğer yandan, eğitim süresi boyunca öğrenciler de iyi bir eğitim alamadığını düşünebilir ve bunun temel sebepleri öğretim elemanlarının yenilik ve değişimlere istenen düzeyde uyum sağlayamadığı gibi; verilen birçok dersten bazılarının mesleğe ait olmayıp ilgisiz derslerin bulunması da düşünülebilir.

Bankacılık ve finans eğitimi için çözüm önerileri incelendiğinde, ilk olarak daha az ders, daha fazla iş hayatı üzerine çalışmalar gerçekleştirilmelidir. Bunu da sağlamak için daha az ezberci, daha fazla vaka çalışmaları yapılmalıdır. Gerçek hayattan örnek olaylar ile rol oyunları, sektördeki kuruluşlarda hazırlanacak ev ödevleri gibi. Eğitim haftası iki bölüme ayrılır. Okulda iki gün ders olup, üç günde sektörde işte çalışmalıdır. Şirketler ve bankalar tarafından tercih edilebilir bir pozisyona geleceklerdir. Bu durum ikinci sınıfta başlamalı ve devam etmelidir. Mevcut durumda bankacılık ve finans öğrencileri staja gitmektedir. Fakat bu yirmi günlük stajda kurum gideceği düşüncesi ile ciddi işleri kendisine vermemekte ve bu sebeple fotokopi çekmekten öteye geçememektedir. Halbuki öbür türlü olunca kurumda bu öğrenciyi sahiplenecek ve sektör ile ilgili hem önemli bilgileri öğrenecek hem de uygulama imkanına kavuşacaktır. Bir diğer düşünce ise, demo laboratuvar ortamı oluşturularak gerçek bankacılık işlemleri bu ortamda uygulanma olanağı elde edecektir. Çekleri, kredileri ve borçları gösteren bir sistem kurularak uygulanması gerekmektedir. Öğrenci sıradan bir sınıfta olmayıp bu sınıflarda eğitim görerek bankacılık ve finans alanında yapılan işlemleri bizzat tatbik edecek ve daha iyi anlayacaktır.

Öğretmenler açısından bu yapı, yeterli deneyime sahip olmasını gerektirmektedir. Konu hakkında sağlam bilgiye sahip donanımlı kişiler



seçilmelidir. Ayrıca ücretlendirme açısından makul düzeyde maaş almalıdırlar. Klasik bir öğretim stili yerine öğrencileri soru sormaya yönlendirecek öğretim stilleri oluşturulmalıdır. Buda sunumlarda film ve video klipler ile vaka incelemeleri yaparak öğrencide sorgulama ve araştırma yetisini ortaya çıkartmaktır. Yine bunların dışında, öğretmeni araştırmaya ve inovasyona yönlendirerek gelişmeleri sağlanmalıdır. Ayrıca, okul tarafından yetkilendirme ile öğretmenler yeni mezun olacak gençlere koçluk ve liderlik yapmalıdır. Böylece iş hayatına atılacak öğrenciye rehberlik edilmiş olur. Okul yönetimi açısından öğretmenlere saygı ilk planda olmalı, daha iyi çalışma koşulları oluşturulmalı ve öğretmenlerin teknik becerileri geliştirilmelidir. Bunun içinde öğretmenlerin eğitim programına ve seminerlerine katılmaları gerekmektedir. Bu aktiviteler de okul yönetimi tarafından desteklenmelidir.

Sonuç olarak bankacılık ve finans eğitimi ile ilgili bu çalışmalar yapıldığı takdirde sektör bazından mezun kalitesi artacak ve onların tercih edilebilirliği oluşacaktır. Bu yepyeni anlayış ile birlikte; mezuniyet sonrası konusuna hâkim ve donanımlı bir eğitim alan öğrencinin, gelecek kaygısı da azalmış olacaktır.

