Research on the construction of lifelong education system for commercial bank employees

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Abstract: Summary: Talent is the driving force and source of business development of commercial banks. Education is an important way to improve the efficiency of human capital. In the context of the social era in which the knowledge recognizes explosive growth and an ageing population is worsening, commercial banks must continue to educate their employees, to ensure employee quality is compatible with business development. At the same time, employees must keep learning update knowledge. Establish a lifetime Educational ideas, to better achieve career development. So, how to establish a set of business development for China's commercial banks require A life-long education system that is, and meet the personal development needs of employees, is an important subject for commercial banks to resolve..

Keywords: lifelong Education Commercial Bank staff training

Current, China's macroeconomic situation is complicated, Peer vs. Cross-border competition, Commercial Bank faces huge warp Battalion development Pressure, and social aging trend will be for commercial banking Line existing customer and employee structure, Product Innovation Direction, Service The mode and business processes are causing further impact. Merchant the Industry Bank has arrived at a critical juncture in the transition to development. Employee teaches Parenting as Enterprise Foundation, strategic, pilot Works, is Shadows an important factor in the development of commercial banks' dynamism and innovation, is an important guarantee for business and development transitions. Pass the education and training concept is still based on business products and positions Adaptive Training for capabilities, Lack of employee career development and services System thinking and scientific planning of business strategy, not valid meet employee lifelong learning needs and bank sustainable development Needs. So, How to build compliance with commercial Bank operations A lifelong education system requiring lifelong learning from employees, has become an important issue for commercial banks to address.

1. Theory Overview

Lifelong Education The idea was first made by French scholar Paul•Rongran in 1965 presented at the United Nations International Conference for the Year, on its 1970year "Introduction to lifelong education" system all The face analyzes the important value of lifelong education, he thinks tradition once in-school education has been unable to meet modern social people. The needs of the class, Everyone must continue learning for life only adapts to social changes. Compared to traditional education, lifetime Education More emphasis on adapting to the economic and technological development of modern society need, focus on reality in educational content, to ask titled Center, with different person, Teach according to your abilities, required to teach teaching principles, require binding, Apply, Realistic effect. Lifelong education contains all the contents of education, time contains a person's life, formal education, Informal Education and Non-formal education; Implementation principal can be country, Enterprise, Personal, Concurrent lifelong education with continuity, Diversity
and Flexibility (Ouyangzhong, Xiao Yumei, Shofi, 2014).

Chen Gen (1999) Research Analysis in Europe, America, Japan, etc. Lifelong education practice in the country after discovering, promoting lifelong education real The practice is mainly to strengthen the theory of publicity and research, make related rules and regulations, Building lifelong education system, extension teach forms etc. Education as the core of human capital, it The ROI of is higher than the material investment yield, Enterprise on to implement lifelong education, focus on upgrading employees Adaptability and technical innovation capability (Zhou Yuqing, Shangjie, 2003). Lifelong education is an important means of Enterprise and social development human Resources, to promote overall social development and sustainability development, Promoting human development, improve people's quality of life (2003, all).

As information technology continues to evolve, modern technology to end The impact of body education is more and more profound. .. in the Information Age, based on Multimedia Network Education forms have bidirectional interaction features and advantages, Break the cage of traditional classroom teaching, implementing Human and interpersonal interactions, satisfying differentiated learning Requirements, reduce time to learn, space Limit, with lifetime education requirements highly fit. externality Characteristics of network education, can is large enough for a student with a larger size, Low cost efficient Benefits Economic goals, is the most Effective implementation of lifelong education in enterprises to means (Wang Jinue, Zhang Yi, Zheng Xudong, 2013). and mini Media and micro content can be extended long tail effect, Primer Send the concept of Micro Mobile learning, by analyzing its on demand Find, content, mode, features of the method, to discover Convenient, Quick, Micro -Mobile learning can satisfy the current On behalf of human fast-food learning requirements (Gu Xiaojing).

Synthesizes The above theory, Commercial Bank as a modern financial service principal, on market complex change, Peer competition in the background strong ERA context, there is an urgent need to increase human capital investment funds shaping talent Competitive Advantage, Increasing employees' knowledge storage and learning capabilities, and lifelong education as a Key tool for developing the human resources and promoting organizational core competencies, should be the key component in commercial banking development Strategy Sub. One is to enhance research and publicity, from corporate strategy and culture level promote lifelong education concept, Strengthening system construction. Two is Comprehensive consideration of the characteristics of adult learning and the characteristics of lifelong education, ways to innovate lifelong education, persisting task-oriented vs. Principles of applying to Knowledge, focusing on cross-border learning and innovation Thinking training, Create a new financial talent with independent thinking and insight. Three is to strengthen education and training resources Consolidation and administration, through educational institutions, Learning Resources, Apply Flat Console optimization, Achieving efficient utilization of lifelong education resources.

2. practices for lifelong education for employees in domestic and foreign enterprises with experience

In recent years, with technology and industry technology, development, to High level, Specialized Human resource requirements continuously increase, Many businesses are starting to value staff education and training workers for, improves employee professionalism and ability in various ways, Unfortunately, the, not yet have enterprises forming mature and complete employees Lifelong Education, This article on the current domestic and foreign excellent enterprises in the Employee Education Training Area. Good Practices summary summary.

One is the Enterprise's own founding university, for cadres and employees Education Training. Large enterprises represented by Suning in China, pass Self-founded university, adopting face-to-face and distance learning combining teaching, providing business skill learning for employees. overseas multinationals represented by McDonald's in the world many countries set up an Enterprise university, position according to the position of trainees, Set count and provide training courses in related areas. Current Enterprise Learn more about day-to-day operations and leadership promotion, Training Service object is mainly the middle and senior.
management of the Enterprise, The main flaw in this pattern is the full coverage of training.

The second is to take the enterprise and the university to cooperate in running a party, providing employees with educational continuing education. domestic electric Business enterprise trade Jingdong through join hands in Beijing Launch "I'm on the east of Beijing Learning", "I'm studying in Jingdong" created for Jingdong employees, strip from exclusive " to "Shuo-bo Education Promotion channel, country outside famous Bell Labs with MIT, Stanford University etc panax Home Universities cooperate to open graduate students of all kinds of schooling class, School-Enterprise Union education model in some of our large enterprises Industry more use. Employees can work under normal, Increase your own level of education and integration quality.

Third is government-given policy tilt and fund support, encourages Enterprise Employee Education. United States Government to small and medium Enterprises for training, Consulting and financial assistance. Italy, Germany, countries provide subsidies for enterprise training when Billy, funding meter draw. Some parts of China learn from domestic and foreign excellent enterprise universities experience, to start the implementation of enterprise universities in private enterprises create project, make Enterprise University a talent incubator and enterprise The booster of the strategy implementation.

Four is internationalized group enterprises use their own foreign investment source for rotation rotation, Global Business training. Japanese companies Group implement staff overseas study System, set up overseas Staff Training Institute, regularly assign technicians to study abroad, Strengthen the research and development force of the Enterprise talent team. Korea Samsung set group sent every year 400 business backbone Overseas Training, persistent push to promote the internationalization of the business capabilities of the workers.

Five is the enterprise to set up full-time or part-time staff training tube manager, Training employees in various ways, emphasizing personality training in the employee Training content and Manner, spiritual training, and with on-the-job training mode, Implementation Post The inheritance of skill and combat experience. Japanese Belle's public Division implement home training, through the 'master Apprentice in the form of', Creating a family-friendly work environment, to have new employees in the under the effective guidance of old employees learn the necessary knowledge of the post and Skills.

3. Status quo of lifelong education system for commercial bank employees and issues

China Commercial Bank's education system construction work through conduction concept culture, Strengthening institution construction, Hardening Resource Accumulation, Rich education format and so on the path, made a delightful on. But the education revolution in the age of Information technology, China's commercial banks in the field of staff education, especially in the lifetime The education system has some problems to be solved.

One is ambiguous for training purposes. Commercial Bank training goal ambiguous, does not work well with enterprise strategy, hard to do to start from service banking, to guide the industry development. opposite, Commercial Bank presence for training training Coping training for, Training formalism Severe, symbolic greater than practicality. Awareness of training functions deviation, does not attach enough importance to training work, especially on culture Research on training requirements, mostly just through simple rollup training Request or demand questionnaire determine training content, cause training targeted ambiguous, lack system, cannot be effectively met Business development Needs.

Two is the training system is not sound. Domestic Commercial Bank still not established set complete to fit the business development of the company Standard Employees lifelong education system, Universal Education Tube more hierarchy, lack of professional management, Internal training institution Faculty weakness, Employee Lifetime Education guarantee system, Incentive not healthy, Evaluation and assessment mechanism imperfect etc question. The core objectives of the current commercial bank education are to meet the current development of the enterprise and enhance the position of the employees Competency, Focus on business skills, to employee independent think Quiz Problem, ability to solve problems and develop innovative capabilities less,
ignoring the diverse learning needs of employees, lacks a pair of Promotion of employee's overall quality and potential development.

Three is not covered extensively. Existing Commercial Bank culture Training System, Training course for development, course mostly for the job skills of specific groups, especially front-line employees, are designed with. Training for non-business-class jobs is not so common. Public training is rarely developed. Training not implemented full. Also, Current Commercial banking education training is limited to employees themselves, ignoring education and training for retired employees for. The role of education training cannot radiate benefits to retirees the ,, deviates from the philosophy of lifelong education.

Four is resource allocation lack of scientific planning. Domestic business Bank Existing education resources lack effective integration, internal trainer failed to effectively exploit, Low Education base usage, Open Education Resources. Commercial Bank branch office multiple level training, Extensive course development, lacks uniform Development Standard, Training content lacks quality refinement, waste Training Resources. At the same time, employee Education Low level repeat, none to meet employee Development Requirements, also does not have the greatest degree of for Bank business Development and management goals, directly affects the final effect of educational training.

4. The construction of lifelong education system for commercial bank employees

Construction of lifelong education system for commercial bank employees must be closed. Our country's economic and social development situation and commercial Bank strategic goals Mark, to promote a total of for bank strategic objectives and employee personal goals with implementation. So, need to be managed from an enhanced organization, enforce system construction start, Consolidate existing education training resources, speeding up employees Construction of the lifelong education system, for commercial banks for sustainable development Health Development provides specialized talent support and intellectual support.

(one) Strengthen your organization, effective Administration and enforcement agent
Lifelong education for workers

1 To establish the total score administration, Implementing hierarchical Administration.
Large type Commercial bank due to branch offices all over the country and abroad, to Unified Management and implementation of lifelong education for employees, must be established Valid administrative organization schema, set up a special teaching at the head Office Education Administration, Overall management of full-time staff lifelong education for. Studying the law of career development in different periods of employee development and adapt to the education needs of the full line development strategy, Unified Medium-long period education and training plan, Establishing and perfecting the Management System of promoting employees' lifelong education works; in a, Two-level branch set up teaching Education Branch Office, implementing The educational plan developed by the Headquarters, Combining the objectives of business development in the region and the work ability of employees Requirements, Develop detailed training plan, enforce employee training Training Management and evaluation, Effective organization and promotion of employee education training implementation.

2 Optimizing Education resource configuration, Establish regional features training base.
To reduce repeat development course, Repeat implementation Training band Education resource waste from, Improving education management intensification with education training quality, take full advantage of all regions of the country Battalion features and training resources and faculty with local advantages Amount, setting up a unique regional training institution, Clear each Regional training institutions focus on different professional trainings to, to systematically develop corresponding training courses for relevant majors, to form a highly professional training base, and implement the Training courses between institutions, Training faculty and other advantage training resources source sharing. Large commercial banks can also set up a Business University and overseas training base, specializes in analyzing the domestic and foreign Economic and financial situation and
peer development trend, analysis full line key areas management features, comparison with domestic and foreign peers the gap exists. Absorbing domestic and foreign counterparts advanced business philosophy and Administrative methods, Develop strategies and operations for commercial banks The Decision provides support. Take on top managers in full line training, to perform the full-line development strategy and business objectives as train management talents and professionals.

3 using modern technology, Build an education and training information Network platform.

Data for better analysis and management of employee training message, guaranteed employee training and Learning Fair opportunities, offer more Multiple Training Learning resources and information, take advantage of now on behalf of Internet technology, establish employee Education Training Information Network level table, including Internet University, Employee Training Information Management System, Letter information etc, to meet employee business knowledge Learning, post to, Qualification Exam, and Learn about economic and financial information and other learning needs. Network University should cover business All banking professional knowledge training content, and can expand the to meet the requirements of retired employees to continue learning after retirement, as Life Care Common sense, Poetry, Dance etc. through Network University platform promote employee mobility online learning, To increase the Learning channel Road, Meeting Employees’ need to take advantage of fragmentation time learning.

( two ) Enforce system construction, establish lifelong education for employees security mechanism

Promoting lifelong education for employees is a system of, Long-term tasks, must establish a series of Administrative Systems, driver The motivation for continuous learner autonomy. Fire internal trainer Funding team focus on research and development programs, ensuring employee learning and quality of training, Real development for commercial banks and operating target services.

1. Establish scientific training assessment management and quality assessment mechanism, forming a continuous employee education training at all levels in power

Head Office by strengthening to branch offices and training institutes School Layer Review, Promote education management institutions and training at all levels institutions in accordance with the headquarters education and training requirements, combined with local operations Development needs, make annual training plan, Rd Training Course all, organize a Planning training program, organize employees to participate in the training training, Meet the learning needs of increasing training depth for employees.

Establish a scientific training quality assessment mechanism, to the training effect Row Evaluation, and continuously improve and change during later training forward, Improve employee training satisfaction, to see more changes in employee behavior after training and job performance Promote.

2 establish accreditation and incentive system

To form a driver work-conscious learning mechanism. through a qualifying phase should be standard, take an education and training examination certification and a trainee job review price through methods, post qualification and job skills evaluation, promote new and old employees to continue to be qualified for jobs Force: encourage active employees to participate in nationally accredited education and Professional Qualification Exams, Encourage retired employees to participate in local government or Social Group-established University of Gerontology, Developing retired employees All kinds of talent show activities, invite Rich practice for retired employees who have the to write classic cases, Improve Retirees member's sense of destination; Establish a qualification rating system or training product Sub-system, as reference for employee pay promotion and promotions from, and to promote employee's spontaneous, continue to enhance self-learning, continuously improve your professional quality and overall quality.

3 Strengthen faculty building

To form guaranteed Education Training Reliable strength of quality. from hire, evaluation, Training, incentives, and so on to startwith, establish the use and management of internal training teachers degree. Hire a
key person with strong business ability to participate in the Course development and training sessions , Retraining Training and training skills , Training A group of strong training capabilities Department training staff . Evaluation of the number and quality of lectures by training Index rating , and accreditation of qualifications , determines the internal trainer level and implement dynamic management , setting appropriatesession compensation Standard , mobilizing in-house training faculty to develop courses and active instruction , Improve training quality and training effects .

( three ) Enhance training innovation , set up a teaching with the Times Learning Training System the teaching and training work carries the commercial bank to each kind of industry Training and training of personnel required to operate and manage , Its effect is related to commercial banks ' ability to compete in the market and the Implementation of the business goals , so , must change traditional teaching training methods and ways , Enhancing the innovation of teaching and training work , learn from home and abroad advanced teaching experience , Establish an appropriate The teaching and training system that our commercial banks themselves require .

1 Unified Research and development standards , centralize research and development training programs

Teaching The research and development of training is the most complex of the teaching and training system, Most important work , Training course development level and its training Quality and effectiveness , Determines whether the employee's ability to improve is met requirements for and implementation of business objectives for commercial banks at all levels . to reduce course development costs ,Reduce the repetition of research and development sessions at all levels process , Improve research and development level , must focus on limited research and development , for commercial banks and employees for different periods of development , for categories of members worker Update business knowledge , Proficiency Flow ,promote the operating tube Skills Training needs organization conduct research , Unified Developers The Banking professional training course standard , for each professional line developing a more systematic , Serialized training Course . for improvement Overall quality of employees , also need to strengthen professional training with both home and abroad Institution cooperation with reputable university institutions , introduce advanced courses to research Send technology , developing non-professional public curriculum development , full lifting the development level of commercial Bank training courses .

2 Innovative Training methods

To conduct tiered classification training , training mode , eliminate traditional, single-handed teaching side , features for adult learning ,is based on the internal of different courses rong , Combining questions , Discussion , reply , Story Simulation , Case Analysis and more training methods , raising students ' active thinking ,, Interactive learning positivity and fun ; applies both at home and abroad to Familiar learning methods such as action learning , Experience Learning , [ game] Learning tools Organization Training , improve student handling issues , Ability to troubleshoot problems , really converts training content to change work behavior and improve work performance . on training organization , pin operating characteristics of various branches of commercial banks , and different majors ,training requirements for different levels of employees , Set Accrual Training Scheme , organize same area , The same professional , same layer Employees Conduct training ,Avoid training required by training ask for differences and reduce training effects .

3 Improve Learning effectiveness

Create a diversified training channel . Create Commercial Bank learning organization , forming employee lifelong Learning atmosphere, set up training for employees , network University studies , Mobile Terminal learning , Discussion Exchange learning and more Meta Learning Channel , Meeting employee needs , , , for Geoscience Learning requirements . Accelerate Move learning mode , to satisfy members work fragmentation , diversity learning needs as target , full Solid line line next mixed learning mode , promoting online learning XI , move reading , All-media for interactive interactions , Multi-end End Learning platform . for basic business and
product common sense, Training content, mainly organized by branch offices and Select Internal Network University, Mobile terminal, Morning Meeting, etc. Training Channel Learning for improving professionalism and integration Training content, Main Selection College Training, Trainee Training, discussion sessions and other channels learning.

( four ) enforce discipline research, Science Design lifelong education System

The establishment of a lifelong education system for commercial banks should follow the Objective Scientific rules, based on adult learning and career Show features, sticking to The real demand from enterprise and employee development set off, design covering employee's entire career, supports silver Line The lifelong education system of business development.

1 to strengthen research and analysis of the different stages of employee Learning v. seek

Scientific Design learning content. Drill down to an employee's education needs in different career development stage, from Knowledge, Skills, experience and competency design lifelong education Implementation Party Case. early in career, employees need to quickly adapt to posts bit, Merge organization, this 1 Phase Education training to business skills can, role Transitions, Corporate Culture as the primary content; in the occupation Interim Development, employees need to constantly expand their professional depth and breadth degrees, Improve your professional and administrative capabilities, This order Section Education training to be open, complex, across Professional Training primary, Help employees become experts and specialists in a field; in late career, employees are in job burnout and failure Retire period, need to be motivated, This stage of education Training Training to build professional confidence, Mental health and necessary Technical Coaching is primarily. Employee lifelong education to follow professional hair Show rules, Educational Training that fits the characteristics of adult learning way, help employees reach at different career stages to the level of competency required for the job position. Enhanced teaching Training Big Data analysis using, through employee training file, Course Information, knowledge search record, Job experience with a "People's Hobbies" data, Complete Training information Push send to, using large data analysis results, Science Design Education capacity.

2 adhere to demand-oriented, to do all kinds of training needs ask for research

For key training projects and quality training courses, Training organizations to devote more energy and resources to the implementation before implementing the requirements Research and Validation link, through interview, observe, q volume, panel discussions to gather requirements in a variety of ways information, from strategy, Task, People analyze data letters at different latitudes, using behavioral analysis, Motivational Analysis, Personnel analysis, etc. method drill down to real training requirements, combining Competency Model type with employee career development Plan, determine training needs, promotion Effectiveness and pertinence of training.

3 adhere to the end-start training concept

Make full use of the culture Evaluate results promote training effect. Training Organization Implementation review effect after training, timely results feedback to stakeholders and evaluate the results as training items optimization and requirements for subsequent content development, really do to end with, Recycle information Resources, form from requirements to evaluation complete continuous training chain.

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