

A Case of Ideological and Political Teaching in A Bank Accounting Course

-- Take Deposit Business as An Example

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Abstract: This paper takes the knowledge points related to "corporate deposit business" in the bank accounting course as the starting point, makes good use of the main channel function of classroom teaching, and explores the ideological and political points contained in the knowledge elements in bank accounting. Organically combine the professional knowledge of commercial bank deposit business with ideological and political education. Use detailed cases to show the whole process of ideological and political education of the course, effectively highlighting the education function of the course. It is expected to play a certain reference role in the ideological and political construction of other finance and economics courses.

Keywords: Course Ideology and Politics, Bank accounting, Deposit business.

1. Introduction

"Course Ideology and Politics" is an important measure to implement the spirit of the 19th National Congress of the Communist Party of China, and it also undertakes the historical mission of Moral education. Banks play a very important role in social and economic life and are a comprehensive sector of the national economy. In the process of China's economic construction, the banking industry raises and distributes funds, and provides financial services for various business activities to ensure the smooth development of China country's economic activities. Bank accounting not only plays an educating function of cultivating high-quality talents for the banking industry in the new era, but also has an important political function. The reform of ideological and political teaching in the course of bank accounting, in line with the development trend of higher education, is an important means to improve students' interest in learning and professional quality. Therefore, the "Course Ideology and Politics" of bank accounting courses are both important and necessary.

Marx once said: "For banks, it is always the deposits that are of great significance". No deposits, no loans, and no banks. The main source of funds of the bank: the deposits received. Self-raised funds only account for a very small proportion of bank operating funds. Deposit business is a business that cannot be ignored in commercial banks, and its importance is self-evident. The deposit business has a direct impact on the development and operating efficiency of commercial banks. In the teaching process, we should pay attention to the power of ideological and political education to "moisten things silently", and effectively reduce the probability of accounting risks in future work. Cultivate compound talents who are competent for the work of commercial banks.

2. The Ideas of Course Ideological and Political

The accounting of the deposit business of commercial banks focuses on the basic concepts, basic regulations,

business process and accounting of the deposit business. It follows the learning rules from shallow to deep, and uses certain teaching methods to increase students' initiative and consciousness of learning, and cultivate students' thinking consciousness. Excavate ideological and political elements in the course of teaching, and implement the internal requirements of the rule of law and friendliness of socialist values. Stimulate students to improve their awareness of risk prevention, awareness of law-abiding citizens, compliance awareness of business operations, and craftsmanship of excellence. While cultivating knowledge in professional courses, it realizes the dual function of "moisturizing things without sound" in ideological and political education.

3. Teaching Methods of Course Ideology and Politics

The use of a variety of teaching methods and teaching methods. Project-guided, task-driven teaching methods are adopted. Taking students as the center, realize the two-way interaction between teachers' teaching and students' learning. Carry out situational teaching and make full use of physical objects for intuitive teaching. Taking the Industrial and Commercial Bank of China(ICBC) as an example, using information of various business links, annual reports, etc., to promote the visualization of teaching and the transformation of knowledge; Use multimedia to carry out intuitive video teaching method. Use network resources for tutoring, make reasonable use of Chinese MOOC resources, and cultivate students' self-learning ability; Relying on modern information technology, the student-oriented flipped classroom teaching method is applied, and the teaching methods of case, integration, interaction, discussion, inspiration and inquiry are adopted.

4. Design and Implementation of Bank Accounting Ideological and Political Teaching - Deposit Business

4.1. Study Situation Analysis

This course is a professional elective course for senior accounting students who have mastered basic accounting theory knowledge in their previous studies. In the traditional teaching, because the students have a deep memory of the knowledge that manufacturing is the main body of accounting, but the students lack the financial discipline background, it is difficult to understand the operation of commercial banks, and they lack a basic understanding of the accounting subject of banks. It is easy to bring manufacturing financial thinking into the business accounting of bank accounting. Therefore, beginners should clarify the status of the accounting subject of commercial banks, so as to transform the accounting subject in a timely manner. It is very important for students to adapt to the banking industry environment in the teaching process.

4.2. Teaching Objectives

Knowledge competency goals: According to different deposit business types, it can conduct accounting for the specific business of each link such as cash deposit, withdrawal, and interest settlement. Possess the ability to independently analyze and handle actual bank deposit business.

Ideological and political goals: Cultivate accounting responsibilities and enhance business operation compliance awareness; Focus on cultivating on-site control in the process of deposit business handling, identify various risk accidents at the first time, reduce operational risks, and avoid loss of interests and economic disputes; Strengthen the professional ethics of students, help students to correct their work attitudes in future work, and have the craftsman spirit of prudent work and excellence.

4.3. Teaching Organization

4.3.1. Before Class

Through Rain Classroom and University MOOC platforms, students are provided with abundant preview resources. And send the teaching courseware, chapter knowledge points, mind maps, and small videos related to the corporate deposit business in advance to facilitate access to the information related to the corporate deposit business. The following prep tasks must be completed before the class starts:

Preliminary Task 1: What do you know about the deposit business? Have you been in daily contact?

Preliminary task 2: According to the previous study courses, what are the deposit accounts opened by the enterprise in the bank?

Preliminary Task 3: How to determine what kind of business is the bank's deposit absorbed by the bank? Asset business? Or liability business? How is it different from the non-financial corporate bank deposits that you have contacted in the past?

4.3.2. During the Course

Knowledge point 1: Regulations on bank settlement accounts of corporate: the opening of basic deposit accounts.

Student Activities: Student group discussion: What do you know about bank deposits? Have you been in daily contact? How are current deposit accounts opened by units classified?

Case of ideological and political education: small video - ICBC cancels the approval system of the corporate bank account license system and changes it to the filing system, which truly realizes that customers will run less errands and data will run more.

Case ideological and political points: people-oriented, service innovation. As you can see from this video: (1) Starting from meeting customer needs, improve work efficiency and innovate service functions. (2) Settling in the community, making an appointment to open an account by mobile phone, realizing the integrated service of account opening and settlement account handling, constantly improving the business handling process, and promoting business innovation; (3) Establish a service culture with the aim of satisfying customers. Embody standards of friendliness to socialist core values. When engaging in bank accounting work, one should be civilized, enthusiastic, and courteous, and should fully respect the opinions and suggestions of the clients, so as to be inclusive, united and respectful.

Knowledge point 2: cash withdrawal business process and accounting

Ideological and political design and implementation: use fake seals to obtain corporate deposits.

Student Activities: (1) In the case of a customer who withdraws money with a cash cheque through a forged seal, how do the bank teller and the person in charge deal with the withdrawal of the corporate deposit with the false seal? (2) If the handling personnel and auditors have indifferent awareness of prevention, which leads to the withdrawal of deposits, what impact will it have on banks and individuals?

Ideological and political education integration: (1) Establish a sense of identity with risk management and focus on on-site control of business transactions. When the counter staff handles corporate business, they need to grasp the various risk points in the business operation link, maintain a high degree of prevention awareness at all times, be able to identify various risks in time, strictly follow the operation procedures of the outlet, and operate according to the regulations, so as to ensure that customers Financial security. (2) Pay attention to strengthening the awareness of financial risks and strengthen the education of students on risk prevention. Contemporary society is a society full of risks, and financial risks also arise. As an accountant, the prevention of financial risk is the first and foremost. As a student, you should do risk identification and safety protection at the personal level.

Knowledge Point 3: Accounting for Current Savings Deposit Business

Commercial bank savings deposit business is one of the three traditional businesses in the banking industry. Student panel discussion: What do you know about the personal savings business? Have you been in daily contact? Based on the knowledge learned from other courses, what kinds of fixed savings deposits do individuals open in banks? What impact does actively developing savings deposit business have on banks and individual residents?

The design and implementation process of ideological and political education: calculation of personal bank card deposit interest under the background of big data.

Student activity (1): In groups, log in to the bank card app you hold, check the income and expenditure details column of the bank card current savings in the past 12 months, check the income and expenditure details, and carefully observe the time and amount of bank interest settlement.

According to the aggregated information of the deposit account, the concept of "interest settlement date", "interest settlement time", "interest calculation range", and the basic rules of commercial bank interest calculation are given. And introduce the most important knowledge point "deposit accumulation interest calculation method". Taking the group as a unit, according to the income and expenditure details of their own deposit accounts, the deposit accumulation method is used. The calculated result can be compared with the interest settlement amount of the income and expenditure statement. The last important task is to account for the current savings deposit business, and return to the basic function of bank accounting.

Effect analysis: The progressive problem chain analysis can not only grasp the calculation of the current savings deposit interest, but also grasp the origin of the interest settlement amount in the savings card. Guide students to apply the knowledge they have learned to solve practical problems, arouse students' recognition of the curriculum, and realize the collaborative education of the curriculum.

The integration of ideological and political education: the ability to use big data information for mining, summarization, calculation and accounting is realized in the bank accounting course. Based on big data data, use theoretical methods to calculate the amount of interest, and improve students' cautious, meticulous and agile thinking ability.

Student activity (2): Take the group as a unit, ask students to take out their mobile phones to check the official website of ICBC, check the official website information, and focus on looking for the recent interest rate table of various types of bank deposits of the ICBC.

After the group activity is over, lectures are given on the concept and classification of "deposit interest rate" and the rules and methods for interest calculation of resident individual savings deposits.

Effect analysis: "Immersive" participation in the process of browsing the interest rates of various savings deposits in banks. Problem-driven interactive teaching guides students' thirst for knowledge and achieves a participatory classroom effect.

The integration of ideological and political education: In the bank accounting course, the ability to use "Internet +" technology to guide students to mine information is realized. Based on "Internet +" resources, using theoretical methods to calculate the interest amount according to the applicable interest rate, to cultivate students' ability to "apply what they have learned".

4.3.3. After Class

According to the thinking introduction sent by the teacher before class. Students are required to draw their own mind maps, and mark important and difficult points according to their own understanding to consolidate new knowledge. Use the Rain Classroom platform to complete the practice of deposit business accounting within a limited time.

5. Conclusion

This article shows a teaching case of the accounting of bank accounting deposit business from the perspective of ideology and politics. Taking students as the center, this paper discusses the analysis of learning situation, teaching ideas, teaching methods, teaching objectives, teaching design and implementation from the perspective of ideological and political research. Embed ideological and political elements in cases and knowledge systems. Through a variety of teaching methods such as project-driven, classroom flipping, and teacher-student interaction, it has a bearing role on the ideological and political curriculum of the curriculum and achieves the goal of moral education. In the usual teaching process, news reports, classic cases, traditional culture, industry normative documents, and video teaching resources are added to dig deep into ideological and political elements, and strive to cultivate scientific and positive values in the classroom and establish good professional ethics.

This teaching design not only implements the school's teaching task of "Moral education", but also realizes the integration of "knowledge transfer" and "value guidance". It is an in-depth thinking and beneficial exploration of the research and practice of the ideological and political teaching reform of the "Banking Accounting" course under the concept of "three comprehensive education".

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