Facilitation of Educational Process in a University (on the Example of Master’s Program “Innovative Bank Strategies and Technologies”)

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ABSTRACT
Higher school reorganization requires significant restructuring not only of the content, but also of the technology of teaching the students, searching and using teaching tools, which are most suitable for the new educational paradigm and are aimed at interaction between research and teaching staff of a higher educational institution, students and the market, represented by potential employers. This can be actualized through facilitation of the educational process for increasing master’s students’ involvement and interest and revealing their potential. In the process of organizing the educational process in a university the necessity of additional organization of group work, or facilitation, increases each year. The aim of present work is to study the role and place of facilitation in the educational process by analyzing the applied methods, which help increasing the educational activity efficiency (on the example of a master’s program disciplines).

KEYWORDS
facilitation, facilitation models, student-oriented approach, competence approach, distance education, educational standards.

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1. Introduction

Current tendencies of higher professional education development define the crucial change of the approaches towards organizing the educational process in higher school. Introduction of multi-level educational system, creation of an integral educational space, transition to the new educational standards and actualization of the competence approach define the need in a completely new approach towards organizing education.

Transition to such model implies complete revision of the methodic foundation of professional education organization, as well as development of a network interaction system between educational organizations and business representatives through active involvement of the latter in the mechanism of...
improving the methodical support of educational programs in order to provide their efficient creation and actualization during the preparation of highly qualified specialists, whose professional abilities and skills would be adequately demanded by the market.

Higher school teacher has to perform not only the function of scientific knowledge translator, but he also has to select an optimal teaching strategy and to use modern educational technologies, which are aimed at creating a creative atmosphere of the educational process.

2. Method

Theoretical and methodological basis of the article is provided by research works and applied projects of Russian and international research and applied specialists in the addressed problems in the field of facilitation and its role in the educational process. The work used dialectical method of comprehension and systemic approach towards studying the problem; it used general- and specific-research methods: analysis (comparative analysis, in particular), synthesis, analogy, classification, survey, as well as historical and logical methods, tables and graphical tools.

Within the analysis of literature, we discovered the works of Russian and international researchers, which reflect the main theoretical-methodological and practical approaches towards the studied problems:

3) Works on the problem of designing modern pedagogic technologies by A.A. Verbitskiy (2011), N.A. Selezneva (2010) and A.A. Volodin (2015);
5) Works on the problem of organizational forms and methods, which activate students’ cognitive activity by O.P. Okolelov (2017), T.S. Panina (2008) and A.P. Panfilova (2009);
6) Proceedings of Russian and international scientific and applied-scientific conferences on the problems of interaction between educational institutions, science and practice in order to create efficient models of professional education.

During the work on the article, we used official international and Russian statistical resources, as well as the data from the official Web-sites of research agencies, institutes and other organizations.

3. Results

Higher school reorganization requires significant restructuring not only of the content, but also of the technology of teaching the students, searching and using teaching tools, which are most suitable for the new educational paradigm
and are aimed at interaction between research and teaching staff of a higher educational institution, students and the market, represented by potential employers. This can be actualized through facilitation of the educational process for increasing master's students' involvement and interest and revealing their potential, including during the conduction of research-scientific work (RSW). (see Figure 1)

Figure 1. Educational process facilitation and the functions of its subjects during master's students training

In a deeper sense, facilitation means revealing the true personality qualities in the present group members and helping to become something more than just the participants. Because of this, the aim of facilitation is to help separate participate to find balance in the relationship with organization, as well as with themselves; therefore, for successful conduction of facilitation, a teacher has to know the process well and to have the suitable abilities.

It is not possible to say during the teaching process it is necessary to strictly follow one of three facilitation models: hierarchical model, model of cooperation or autonomous model. More likely, the choice has to be made towards a model that is the most suitable for the audience in the specific moment in time and during learning the specific part of the disciple. Often, the preferred model is a mixed model, which considers all three types of facilitation. Efficient facilitation implies a long process, which might lead to the expansion of group participants' potential to the fullest.

Efficient facilitation has to be student-oriented; it has to consider intellectual potential of the audience. However, it is a very effort-consuming and
long process. In our opinion, efficient and flexible teaching methods can largely help with solving the “facilitation-heterogeneity of the audience” dilemma.

Modern social-economic situation in the country and normative requirements in the educational system change the traditional forms of obtaining education. According to the state program of the RF “Development of education” for 2013-2020, in the present conditions of the constant informatization process in all fields the new forms of education are the use of education on the work-place practice (dual education), development of distance education technologies, including its use for teaching people with health limitations, as well as creation of students’ individual educational trajectories (Decree of the government of the RF from 15.04.2014 #295 (ed. from 27.04.2016) “On confirming the state program of the Russian Federation “Development of education” for 2013-2020”).

Transition to such model implies complete revision of the methodic foundation of professional education organization, as well as development of a network interaction system between educational organizations and business representatives through active involvement of the latter in the mechanism of improving the methodical support of educational programs in order to provide their efficient creation and actualization during the preparation of highly qualified specialists, whose professional abilities and skills would be adequately demanded by the market.

Full consideration and conduction of the abovementioned requirements towards the modern improved Russian model of education in the master’s programs of the financial block allows highlighting practical significance of its results for higher educational institutions, as well as for business-community, in educational process design and operative management of the educational program content. In the conditions of innovative technologies development, a bachelor in the field of quality management is required to perform business-analytical activity, which implies his readiness to research the problems of the organization and propose means and tools for their solution, rather than the conduction of project- and constructing tasks.

Therefore, creating a referent model of managing the process of “University-Master’s Student-Business” interaction is a necessary condition for successful modernization of the modern professional education. Modelling such referent relationships consists of combining the efficiency of industrial and educational activity by actualizing a complex plan of master’s students’ research-scientific activity, which is designed on the basis of building an integral structure of parameters and characteristics of industrial-technical, organizational-economic and educational systems. (see Figure 2)
Figure 2. Algorithm of facilitating the self-regulation skills development of a master's student in the RSW

Source: created by the authors based on the data of E.A. Gnatyshina (2010).

Study groups can be viewed as teams, which function for actualizing various tasks, such as coordination of independent work performed by separate team members, information exchange, decision making, integration of knowledge for doing certain tasks on various topics, solution of the problems, preparation for a certain event and many other things.

The algorithm shows theoretical-practical facilitation in preparing a master's student for professional activity; it is represented in the integration of facilitations in different directions of activity.

4. Discussion

We will describe an example of how various educational methods are actualized during mastering the study plan of the master's study program “Innovative bank strategies and technologies”.

Table 1 represents the methods, which are used within the abovementioned master’s program.

Table 1 – Analytical characteristics of using the active methods in the master’s study program “Innovative bank strategies and technologies”
<table>
<thead>
<tr>
<th>Name of the discipline</th>
<th>Active methods and approaches</th>
<th>Passive methods and approaches</th>
<th>Amount of contact work hours</th>
<th>Total number of hours in interactive form</th>
<th>% proportion of hours in interactive form from a certain work</th>
<th>Total number of hours in electronic form</th>
<th>% proportion of hours in electronic form from a certain work</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit and credit system (advanced level)</td>
<td>Interactive lectures, laboratory works, discussion of essays, case-methods, group discussions, independent students’ work, teachers’ consultations</td>
<td>lectures</td>
<td>56</td>
<td>28</td>
<td>50%</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Significant problems of mortgage lending</td>
<td>Independent work, discussion of essays prepared by students, group discussions, teachers’ consultations</td>
<td>lectures</td>
<td>28</td>
<td>14</td>
<td>50%</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Bank crises and anti-crisis bank management</td>
<td>Independent work, discussion of essays, case-method, teachers’ consultations</td>
<td>lectures</td>
<td>24</td>
<td>14</td>
<td>50%</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Patterns of integration of the national bank system into the global finance market</td>
<td>Independent work, scientific discussion, discussion of essays prepared by students, group discussions, teachers’ consultations</td>
<td>lectures</td>
<td>46</td>
<td>24</td>
<td>56%</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Innovative bank technologies</td>
<td>Independent work, scientific discussion, discussion of essays prepared by students, group discussions, teachers’ consultations</td>
<td>lectures</td>
<td>42</td>
<td>20</td>
<td>47,6</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Innovative strategies and technologies of risk-management in a commodity-based bank</td>
<td>Homework, independent work, discussion of reports, discussions, teachers’ consultations</td>
<td>lectures</td>
<td>42</td>
<td>20</td>
<td>47,6</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Paradigms of modern payment and card schemes functioning</td>
<td>Practical lessons, discussion of students’ reports, discussions, written homework, teachers’ consultations, independent work, analytical and calculative-graphical tasks,</td>
<td>lectures</td>
<td>28</td>
<td>8</td>
<td>28,6</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Methodology and practice of interaction between banks and companies</td>
<td>Written homework, independent work, teachers’ consultations, group discussions</td>
<td>lectures</td>
<td>28</td>
<td>8</td>
<td>28.6</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Problems of structuring modern bank system</td>
<td>Homework, independent students’ work, teachers’ consultations, discussion of essays, group discussions, projects</td>
<td>lectures</td>
<td>28</td>
<td>8</td>
<td>28.6</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit market development</td>
<td>Teachers’ consultations, practical tasks, scientific discussion, independent work, calculative-analytical task, work with presentations, discussion of essays</td>
<td>lectures</td>
<td>28</td>
<td>8</td>
<td>28.6</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Modern marketing technologies of a commodity-based bank</td>
<td>Practical lessons, independent work, group discussions, projects</td>
<td>lectures</td>
<td>28</td>
<td>8</td>
<td>28.6</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Modern strategies of managing the problem of bank indebtedness</td>
<td>Practical lessons, independent work, discussion, teachers’ consultations, written homework</td>
<td>lectures</td>
<td>28</td>
<td>8</td>
<td>28.6</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Innovative technologies of increasing the qualities and social orientation of bank products and services</td>
<td>Calculative-analytical task, scientific discussion, students’ independent work, teachers’ consultations</td>
<td>lectures</td>
<td>28</td>
<td>8</td>
<td>28.6</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Innovative technologies of project financing in modern bank management</td>
<td>Calculative-analytical task, scientific discussion, students’ independent work, teachers’ consultations</td>
<td>lectures</td>
<td>28</td>
<td>8</td>
<td>28.6</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Practical lessons in obtaining primary professional abilities and skills</td>
<td>Conduction of scientific and practical studies, independent work with technical means</td>
<td>-</td>
<td>18</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Research-scientific work during the semester</td>
<td>Independent work with a book, conduction of scientific and practical studies, designing various models, independent work with technical means</td>
<td>-</td>
<td>30</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

We plot the pattern that reflects the number of disciplines, which use active methods and approaches, according to the working programs (see Figure 3).
Figure 3 shows that all disciplines include independent work of master’s students, which is represented both by the work with classic sources (with a book; present in one discipline, which belongs to the department of Banking management, out of sixteen) and the work with technical means, the proportion of which is slightly higher (present in two disciplines, which belongs to the department of Banking management, out of sixteen), as well as their synthesis. It facilitates the development of independent planning of master’s students’ intellectual activity, as well as the development of intellectual labor culture and ability to plan one’s own work and perform it rationally.

We visualize the data of Figure 3 in a way, which makes it possible to evaluate the percent proportion of use of the active methods and approaches, stated in the working programs, in the disciplines (see figure 4).
Figure 4. Frequency of active methods and approaches use in the disciplines of the program, % (according to the working programs)

Figure 4 allows making a conclusion that the most demanded active methods of the analyzed master’s training program, apart from the organization of students’ independent work, are the use of consulting form of work by the teachers, conduction of group discussions and organization of essays discussion.

Along with that, it is necessary to focus on the three forms, which are announced only in a few working programs, in order to provide them with an opportunity to develop, within the educational process, a situation of success as a mechanism of recovering motivation for education and a need in self-education:

- Interactive lectures and laboratory works, which are used only in the “Credit and credit system (advanced level)” subject;
- Designing various models, which is used only in the “Research-scientific work during the semester” subject;
- Projects, which are used only in the “Modern marketing technologies of a commodity-based bank” subject;
- Round-table discussions, which are used only in the “Paradigms of modern payment and card schemes functioning” subject;
- Work with presentations, which is used only in the “Credit market development” subject;
- Case-methods, which are announced in two disciplines – “Credit and credit system (advanced level)” and “Bank crises and anti-crisis bank management”;
- Conduction of scientific and practical studies, which are represented in two working programs – “Practical lessons in obtaining primary professional abilities and skills” and “Research-scientific work during the semester”;
- Discussion of reports, which is represented in two working programs – “Innovative strategies and technologies of risk-management in a commodity-based bank” and “Paradigms of modern payment and card schemes functioning”.

It is necessary to point out separately that the following active methods, which facilitate the development of master’s students’ ability to reason their beliefs, are used more frequently:

- Scientific discussion, which is represented in four working programs: “Innovative technologies of project financing in modern bank management”, “Credit market development”, “Innovative bank technologies” and “Patterns of integration of the national bank system into the global finance market”;
- Calculative-analytical tasks are also reflected in four working programs: “Paradigms of modern payment and card schemes functioning”, “Credit market development”, “Innovative technologies of increasing the qualities and social orientation of bank products and services” and “Innovative technologies of project financing in modern bank management”.

A thorough analysis of the use of passive methods and approaches in the disciplines of the program is presented on Figure 5.

![Bar chart showing frequency of use of passive methods and approaches in program subjects.](chart.png)
Figure 5. Analysis of the use of passive methods and approaches in the disciplines of the program

As Figure 5 shows, passive methods in form in lectures are presented in all subjects, conducted by the research and teaching staff of the Banking management department, who have contact hours of work with master’s students with corresponding sub-specialities.

As a separate point in the study plan of the master’s program, there are hours spent in the interactive form. Proportional weight of the lessons, conducted in interactive forms, is defined by the main goal of the general-education program. Introduction of interactive forms of learning is one of the most significant directions of improving students’ training in a modern university. The main advantages of interactive forms of education include the activation of active-cognitive and thinking activity of masters’ students. Moreover, during the use of the interactive forms, teacher’s role changes drastically; it stops being central, which corresponds with the pattern of the active work form. Lessons with the use of interactive forms of education significantly increase master’s students’ interest towards learning the subject. The proportion of interactive and non-interactive forms is presented on pic. 6 (in the proportion of the contact hours).

Figure 6. Percentage of hours in the interactive form from hours of contact work by the disciplines of the master’s program

As Figure 6 demonstrates, the highest percentage of hours spent in the classroom in the interactive form is provided in the “Patterns of integration of the national bank system into the global finance market” discipline, which is defined by the content of this working program. The percentage higher than 50% is also presented in five more disciplines (33% of the total content of disciplines of Banking management department). In eight out of sixteen subjects the
percentage of interactive lessons does not exceed the 50% threshold. It is also obvious that research work in the semester and conduction of practice does not mention such forms, although it has a large amount of contact work hours with the master's students.

We created a dynamic row of active educational methods distribution in the working programs of the disciplines within the master’s program, taught by the Banking management department (see Figure 7).

Figure 7. Tree diagram of use of active educational methods in teaching the master’s program disciplines

Figure 7 shows that the highest concentration, but also the highest diversity, or active teaching methods are proposed by the developer of the “Paradigms of modern payment and card schemes functioning” subject – eight different methods. Seven active teaching methods are presented in the working programs of the following subjects: “Credit and credit system (advanced level)”
and “Credit market development”. It is also explained by the conditions of content and informational parts of these programs.

Modern requirements towards master’s educational programs, which are developed in the conditions of a new informational space, imply the educational process supply with the improved methods and technologies in order to increase the quality of graduates’ training. The expected results of the new Russian educational model have to manifest in master’s students’ well-developed skills for adding and transforming the obtained knowledge and their productive thinking.

Innovative teaching methods, which are used on the present stage, imply student-oriented approach, which has a priority of moral values. It facilitates the development of individual moral affirmations, which are based on professional ethics, the development of critical thinking and ability to present and defend one’s own opinion.

Innovative methods also allow changing the teacher’s role, who becomes not only the carrier of knowledge, but a mentor, who initiates students’ research-scientific explorations.

5. Conclusion

In conclusion, we would like to point out that facilitation is one of the means of activating the study work. Techniques of efficient facilitation of the educational process allow organizing interactive communication between teacher and students and establishing a friendly atmosphere, which stimulates active independent comprehensive activity, in the study audience.

Among the significant aspects of the modern problem of the interaction between personality and the society, one of the most significant ones is the question about well-timed developed of a person’s adaptive abilities.

Pedagogical activity the presence of at least two sides: an objective side – a set of methods and techniques of work, which a teacher traditionally uses; and a personality side – the way that he uses these methods and techniques in dependence from his personality qualities and skills. Furthermore, personality aspect is related to the audience, with which the teacher works.

The article highlights the role of facilitation in mastering the master’s program of the economic profile, on the example of the “Innovative bank strategies and technologies” program. We conducted analysis of the teaching methods, which are used within the educational process.

As a result, we made a conclusion that such educational process aim as facilitation of students’ personality developments is not actualized, whereas the remaining five aims work to some extent. Because of this, we provide the recommendations for improving the existing practice and reveal the opportunities of using the new teaching methods.

It is necessary to point out that higher education, which is often perceived as a certain service, in fact has obvious specifics, which consists of the fact that the end product – the ability to perform the professional activity – develops with students’ direct participation, and therefore, it ultimately depends on the effort of students themselves.
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