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## **THE INNOVATIVE TEACHING METHODS OF FINANCIAL SPECIALISTS IN TERMS OF EUROPEAN INTEGRATION OF THE EDUCATIONAL SYSTEMS**

**Abstract.** The traditional and modern systems of the teaching methods classification are presented in article and their main features and components are defined. The innovative classification system of teaching methods is singled out as the most integrated and effective in the educational process and which promotes the development of professional competence of future specialists. It was found that the innovations implementation is impossible without a pedagogue-researcher, pedagogue-innovator who has systemic thinking, developed ability to creative work, formed and consciousness of readiness for innovations. And pedagogues-innovators of this type are called pedagogues of innovative direction. The attention has been drawn on the effective motivation of financial professionals to educational process, which relieves stress in the learning process, creates a two-way contact pedagogue-student, helps to practically master the acquired theoretical knowledge, increase self-esteem of the individual. A brief analysis of the experience in the usage of innovative methods of training financial specialists in developed countries is carried out. The "mixed learning" category is defined in a narrow and broad sense and the most popular models of mixed learning such as "audience rotation", "flexible" model, "self-education" and "virtually enriched" model are reviewed. The current state of the distance education development in Ukraine is characterized, which does not meet the requirements of society, which seeks to integrate into the European community. The main obstacles to the development of distance education are identified, which are primarily related to the financing of the introduction of distance learning technologies, the joint cooperation of universities and state authorities.

**Keywords:** innovations, education, European integration, the teaching methods, financial specialists, the distance education, the professional competence.

**JEL Classification:** I23

Formulas: 0; fig.: 1; tabl.: 1; bibl.: 19.

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## **ІННОВАЦІЙНІ МЕТОДИ НАВЧАННЯ ФІНАНСОВИХ ФАХІВЦІВ В УМОВАХ ЄВРОІНТЕГРАЦІЇ ОСВІТНІХ СИСТЕМ**

**Анотація.** Подано традиційну і сучасну системи класифікації методів навчання та визначено їхні основні ознаки і складові. Виокремлено інноваційну систему класифікації методів навчання як найбільш інтегровану і ефективну в навчальному процесі та яка сприяє розвитку професійної компетентності майбутніх фахівців. Виявлено, що впровадження інновацій неможливе без педагога-дослідника, педагога-новатора, який володіє системним мисленням, розвинутою здатністю до творчості, сформованою й усвідомленою готовністю до інновацій, а педагогів-новаторів такого типу називають педагогами інноваційного спрямування. Зосереджено увагу на ефективній мотивації фінансових фахівців до навчання, яка знімає напругу в навчальному процесі, створює двосторонній контакт «викладач — студент», допомагає практично засвоїти набуті теоретичні знання, підвищує самооцінку особистості. Здійснено короткий аналіз досвіду в напрямі використання інноваційних методів навчання фінансових фахівців у розвинених країнах світу. Визначено категорію «змішане навчання» у вузькому та широкому сенсах та розглянуто такі найбільш популярні моделі змішаного навчання, як «ротація аудиторії», «гнучка» модель, «самоосвіта» і «віртуально збагачена» модель. Охарактеризовано стан розвитку дистанційної освіти в Україні, який на нинішній день не відповідає вимогам суспільства, що прагне інтегруватись у європейську спільноту. Виявлено основні перешкоди на шляху розвитку дистанційної освіти, які насамперед, пов'язані із фінансуванням упровадження дистанційних технологій навчання, спільною співпрацею вишів і державних органів влади.

**Ключові слова:** інновації, освіта, євроінтеграція, методи навчання, фінансові фахівці, дистанційна освіта, професійна компетентність.

Формул: 0; рис.: 1; табл.: 1; бібл.: 19.

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### **ИННОВАЦИОННЫЕ МЕТОДЫ ОБУЧЕНИЯ ФИНАНСОВЫХ СПЕЦИАЛИСТОВ В УСЛОВИЯХ ЕВРОИНТЕГРАЦИИ ОБРАЗОВАТЕЛЬНЫХ СИСТЕМ**

**Аннотация.** Представлено традиционную и современную системы классификации методов обучения и определены их основные признаки и составляющие. Выделено инновационную систему классификации методов обучения как наиболее интегрированную и эффективную в учебном процессе. Осуществлен краткий анализ опыта использования инновационных методов обучения финансовых специалистов в развитых странах мира. Охарактеризовано состояние развития дистанционного образования в Украине, странах мира и выявлены основные препятствия на пути ее развития.

**Ключевые слова:** инновации, образование, евроинтеграция, методы обучения, финансовые специалисты, дистанционное образование, профессиональная компетентность.

Формул: 0; рис.: 1; табл.: 1; библи.: 19.

**Introduction.** The modern conditions of the society development required the significant changes of numbers state activity areas. First of all it concerns the improvement and reform the education, which is the key for fulfillment and creative human activity, the means of the individual intellectual potential development.

The educational system development must be based on the modern advanced concepts, implementation of the new pedagogical technologies, scientific and methodical achievements inside the teaching and educational process, creation of the new system of educational information support. The qualitative result of this process can be achieved through the usage of actual methods, tools and techniques of the scientific knowledge array acquirement. In such context, the innovative methods provide the educational unconventional character, as they lead to the efficiency improvements of the educational process.

In the process of the innovative educational system forming, the preparation of the new formations financiers still remains as a difficult task. In the conditions of changing technologies, innovations, economies globalization, the requirements for the financial area specialists are increasing. Employers are interested in the fact that the financiers, in addition to professional knowledge and skills, were good at foreign languages, computer technologies and special programs. Nowadays it can be possible only with the implementation of innovative educational methods.

**The research analysis and the task setting.** The problems of innovative changes of modern Ukrainian education reflected in scientific works of V. Andruschenko, S. Goncharenko, M. Evtukh, H. Yelnikova, O. Kovalenko, V. Lozova, P. Stefanik, N. Tverezovska, O. Yaroshenko. The transition from traditional to innovative educational model with the usage of actual teaching

methods was researched by the following foreign scientists: A. Bine, O. Dekroli, A. Lai, E. Klaperd, V. Kilpatrick, E. Maiman, E. Thorndike.

Despite the availability in modern science studies towards improving the educational activity, implementation of innovative teaching methods, nowadays, in terms of difficult economic situation in Ukraine, these issues still remain relevant.

The aim of article is the investigation of educational methods in the context of European integration.

**The research results.** One of the most effective mechanisms of the education modernization in terms of European integration is the implementation of innovative teaching methods inside the educational process. Innovations do not arise spontaneously, but gradually becomes as a result of fundamental researches, scientific analysis and innovative potential of scientific and pedagogical personnel.

Nowadays, under the conditions of intellectual society development, innovative methods qualitatively exceed classical methods. They integrate processes, which cannot be united within the classical education: teaching, employment, career planning, continuing education. That's why, the key of successful transformation of educational system from classic into innovative, is first of all the formatting of the strategic thinking of future professionals, realization of individuals, qualitative knowledge transfer from pedagogue to student and their rational usage.

The innovative activity of the educational process is specific and quite complicated, requires specific knowledge, skills, abilities. Implementation of the innovations is impossible without teacher-researcher, teacher-innovator, who has systemic thinking, developed ability to creativity, developed and conscious willingness to innovations. Educators-innovators of such type are called the educators of innovative direction, they are characterized by clear motivation for innovation, crystallized innovative position, ability not only to be included into the innovation process, but to initiate them by itself.

Today, the strategic task of educators-innovators is the effective educational motivation for students, which will remove the teaching strain, create the bilateral teacher-student contact, assist to practically assimilate the acquired theoretical knowledge, increases the self-identity. We believe that the effective motivation first of all is the correct selected education methods, which encourage students for teaching and effective usage of their knowledge.

We should pay attention on the positive motivation, because the negative motivation brakes the personal development, inhibits creativity and discourages the students education. According to Chernyak N. O., the educational stimulation methods can be divided into methods of the cognitive process creating and methods of the educational duty and responsibility stimulation [1], which helps to develop the humans stable learning needs.

The research results of Rekun G. and Prus Yu. shows that the reserves for learning motivation are very differ and requires the management basis of lecturers. The superiors internal reasons are interest in the profession and the desire to get higher education for the further self-fulfillment. Among the external factors of educational motivation, students indicated such as authority, universities prestige, opportunities to find an interesting and lucrative work place [2].

Among the main tasks of our scientific research is the foreign experience analysis of the innovative educational methods usage. Thus, while studying the German experience, it should be noted that in terms of forming the structural components, the most effective are group work, role-playing and business games, mentoring, expert interviews and others. The most popular German innovative educational method is the project training, the essence of which is to divide students into different groups for their further work on specific project [3]. This method helps to develop students individual abilities, critical thinking, solve concrete problems, which can arise during the project work, and teaches the team work.

The defining positive feature of economic education in USA is the usage of different methods and models of students training organization, including: educational games, usage of speeches of Nobel laureates in economics, case method (case studies), method "Video on Demand" [4].

The educational methods, which practically help to realize for students their knowledge are using in Chinese higher education system on the basis of declared Strategy of accelerated capacity building. They are: meetings with famous practices, world well-known professors, “professional training”, students work in different industrial laboratories and technological parks [5].

There are excreted the main two classification systems of training methods, which characterize educational system, without taking into account the modern requirements of informational society development (table 1).

Table 1

The educational methods classification

The classification systems	Features	Components
<i>Traditional system of the educational methods classification</i>	types of students educational work	oral, written; lectures, independent, outside lectures;
	general teaching methods	collective, group, individual;
	source of knowledge, skills and abilities	lecture, document analysis, work with legislative basement, usage of visual aids and internet sources;
	degree of independence and the character of students participation in the educational area	active, interactive, passive methods of education;
	level of sustainability and innovation	traditional, classical, custom. Innovative;
<i>Current system of the educational methods classification</i>	methods that ensure mastery of the learning process	verbal, visual, practical, reproductive, problem-search, inductive, deductive;
	methods that stimulate and motivate the teaching and research activities	educational discussions, problem situations, professionally-oriented business games, creative tasks, search and research, experiments, competitions and quizzes;
	control and self-control methods in educational activity	survey, test, exam, control papers, tests, questions for self-control.

Source: based on [6-9]

Among the wide variety of known methods that contribute the development of professional competence of future professionals, it should be distinguished, in our view, innovative teaching methods classification system, which is the most integrated and effective nowadays, and emphasizes the practical orientation of the educational process (fig. 1).

Nowadays it becomes increasingly popular mixed education, which involves a combination of electronic and mobile, “pervasive” and “inverted” training.

Analysis of publications reveals the basic definition of the “mixed education”. *Mixed education* — is the purposeful process of acquiring knowledge and skills in the terms of integration of classroom learning and extracurricular activities of educational process on the basis of mutual complement traditional technology, electronic, remote and mobile learning [10, 29]. It is the combination of traditional means of formal training – work in the classroom, studying theoretical material – with informal, for example, the discussion by e-mail and Internet Conference [11].

Bugaichuk K. L. proposes to consider the category of "mixed education" in two senses – narrow and wide. In a narrow sense, the author realizes purposeful process of acquiring knowledge and skills, which is implemented by educational institutions of various types within formal education, part of which is implemented remotely using ICT and technical training, which are used to store and delivery of training material, implementation of control measures and interaction between the subjects of the educational process (consultation, discussion) and in which there is s self-control of students time, place and pace of learning routes.

In a broad sense, mixed education is a combination of different variants of forms and methods of formal, informal teaching and learning, committed person to achieve pre-defined learning objectives while preserving mechanism of control over time, place and pace of learning routes [14].

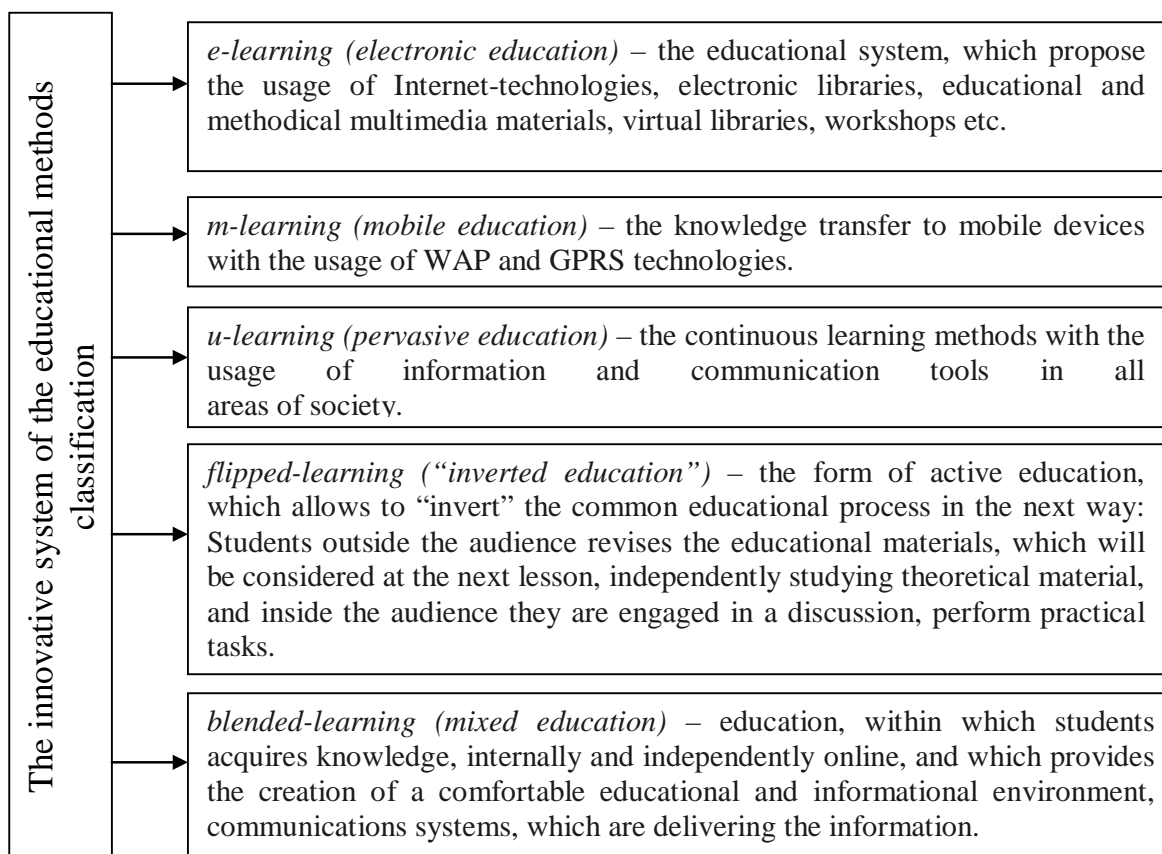


Figure.1. The innovative system of the educational methods classification

Source: based on [12-13]

Nowadays scientists propose to consider such the most popular models of blended education, as:

- The “Audience rotation” model;
- The “Flexible” model;
- The “Self-education” model;
- The “Virtually enriched” model.

The “*Audience rotation*” model is characterized by the combination of traditional methods of the full-time study with the distance and electronic education. With the help of this model, the audience activity in small groups increases, group projects are developing, certain problems are solving. Most of the higher educational institutions are using rotation, which provides the involving of one of the students into the discussion of certain problem or situation, when at the same time another part of students are working in on-line mode with a combination of Internet technologies. Also one of the audience rotation methods is that students are available to work in different apartments inside the educational institution.

Increasingly popular nowadays becomes the elements of “inverted learning” inside the “Audience rotation” model. Research and teaching staff of SHEI “University of banking” actively use the “inverted learning” inside the educational process, namely: students get the new theme material (via presentations, video, texts etc.) and individually study it at home. An active discussion of the elaborated material between lecturer and students takes place on the next lesson. They work in different forms (individually, in small groups) and at the same time different aspects of the same theme are exploring.

The main idea of the “*Flexible*” model is that lecturer remotely accompanies students, and also consults them in full-time and distance forms. This model is convenient for the students of distance form of learning, as it gives an opportunity to study lectures and other material outside the institution.

According to the “*Self-education*” model, students can choose additional courses, which are conducted by different educational institutions. Elements of this model should be used in the educational activities of the university, since self-education is a significant component of the individual’s development, a guarantee of professional preservation in today’s changing environment.

The “*Virtually enriched*” model is characterized by the fact that students during their studies share their time between visiting classrooms and distance learning.

Analysis of teaching methods suggests that one of the promising directions of the educational process today is the creation of the students informational environment with the usage of multimedia, hypermedia facilities, electronic textbooks, high-quality development of communication tools, development of distance education.

The level of development of Ukrainian distance education today does not meet the requirements of a society that seeks to integrate into the European community. The lack of telecommunication data transmission networks and the application of distance learning technologies in preparing, retraining and improving the qualifications of specialists from different fields and levels, - all these factors estrange the Ukrainian community from the possibility of learning by remote technologies. But the first steps in this direction have already been made. According to different research in Ukraine, about 30% of educational institutions said that they already have or plan to organize distance education [15].

It is necessary to take into account that the advantage of the distance learning development is the cost reducing for the specialists training. According to UNESCO, the cost of e-learning for one student is approximately three times less than that of a traditional education system of the same country. Such result allows to reduce the load on the state budget of the country on the one hand, and on the other – it facilitates the education of representatives of the socially affected population, as well as persons with special needs. In the context of the global financial crisis, the costs reducing and improving the efficiency of learning process becomes one of the most important tasks of training centers and universities [16].

The world experience of the educational distance form development testifies about their popularity and demand. For example, at the UK Open University, which was founded in 1969, 225,000 students are studying in a distance form. The tuition costs for about a fifth part of these students are covered by employers. 75 of the 100 companies listed on the London Stock Exchange FTSE 100 fund additional remote programs for their employees [17]. The distance education in France has acquired the status of national project from 1995. From 1996, the open educational platform “Electronic campus” is functioning, which include 3,000 programs and 265,000 students from 200 countries [18].

At the same time, it should be noted that many obstacles arise in the development of distance education in Ukraine. First of all, they are: the financing of the distance technologies implementation, cooperation between universities and state authorities, as well as regulatory support, which will promote the development and support of distance learning.

Although the Law of Ukraine "About Higher Education" outlines the main principles of state policy in the field of higher education (promoting the sustainable development of society through the preparation of a competitive human capital and the creation of conditions for lifelong education; accessibility of higher education; international integration and integration of the higher education system of Ukraine into the European Higher Education Area) [19], but it is not characterized how to implement these principles in practice and reality. Scientists note that the implementation of the principles of state policy in the field of higher education requires significant modernization of the Ukrainian educational system, the introduction of innovative teaching methods, namely the development of distance education. This is primarily due to the difficult economic situation in the country, the economy of financial resources, and the desire to receive education without the work interruption.

**Conclusions.** Today, in the context of the intellectual economy development, the knowledge acquiring on the basement of non-traditional approach is an important component of the specialists

education system in the area of companies financial management in the context of European integration. First of all, it is the usage of innovative teaching methods for the financial specialists that emphasize the practical orientation of the educational process in higher education. But the introduction of these methods in Ukrainian realities is hampered by a number of problems, which, first of all, are manifested in the imperfect legislative framework, difficult economic and political situations in the country. In our opinion, it is never necessary to stop in the direction of improving teaching methods. After all, the qualified training of the financial specialist will help him to form strategic thinking, values of doing business, self-determination in life. And this is one of the most important tasks of the implementation of innovative methods of training and the success of the state as a whole.

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Стаття рекомендована до друку 10.09.2018

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*The article is recommended for printing 10.09.2018*

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