



Recibido: 13/10/2023, Aceptado: 22/12/2023, Publicado: 10/1/2024

Volumen 27 | Número 69 | Enero-Abril, 2024 |

## Review article

### Training e-banking specialists. Challenges from distance education La capacitación del especialista en Banca Electrónica. Retos desde la educación a distancia

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#### ¿Cómo citar este artículo?

Martínez Perdigón, Y. y Martínez Morales, Y. (2024). La capacitación del especialista en Banca Electrónica. Retos desde la educación a distancia. *Pedagogía y Sociedad*, 27(69), 173-190. <https://revistas.uniss.edu.cu/index.php/pedagogia-y-sociedad/article/view/1785>

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#### ABSTRACT

Research recognizes the challenges and priorities of training for the preparation of electronic banking specialists, which implies the transformation of the spaces

designed for this purpose based on its impact on the environment of competence and development of the financial system. The use of new information and communication technologies is a resource in which financial institutions have invested technological and economic resources, in order to adapt to a new technological stage based on the information society, for which the use of distance education is proposed. Based on this analysis, this paper aims at arguing the concepts that support the training of electronic banking specialists in the face of the new challenges of the bancarization of Cuban society, taking into account the principles of distance education.

**Keywords:** bank; distance education; professional staff; training

## **RESUMEN**

La investigación reconoce los retos y prioridades que debe atender la capacitación para la preparación del especialista en banca electrónica, lo que implica, la transformación de los espacios concebidos al efecto a partir de su repercusión sobre el entorno de competencia y desarrollo del sistema financiero. El uso de las nuevas tecnologías de la información y comunicación, es un recurso en el cual las entidades financieras han invertido recursos tecnológicos y económicos, para poder adaptarse a una nueva etapa tecnológica basada en la sociedad de la información, por lo que se plantea el uso de la Educación a Distancia. A partir de este análisis, se propone como objetivo: argumentar los conceptos que sustentan la capacitación del especialista en Banca Electrónica ante los nuevos retos de la bancarización de la sociedad cubana, teniendo en cuenta los principios de la Educación a Distancia.

**Palabras clave:** banco; educación a distancia; formación; personal profesional

## **Introduction**

The profound changes in the contemporary world reality have conditioned, at the end of the 20th century and the beginning of the 21st century, transformations in educational systems on a global scale. Phenomena such as neo-liberal globalization and North American hegemonism have had a considerable impact on education policies in all countries.

In Cuba, a great educational revolution also took place, based on its positions regarding education and its role in the formation of the human being that society needs at a given historical moment. Hence, in recent years the battle for education has increased, where the task of promoting the integral training of all the people occupies a privileged place.

In order to raise their level of preparation, transformations have taken place in all educational subsystems. The most radical and profound transformations have taken place in Higher Education, since they work to achieve equality, justice, self-esteem and the moral and social needs of workers, while efforts are made to raise their general integral culture, as a basis for an efficient political-ideological work based on the potential of the different forms of knowledge management.

To contribute to the fulfillment of this objective among the workers of the banking system, the National Center for Banking Training (CNSB, Spanish acronym) was created. This institution has the responsibility of guaranteeing the professional improvement of the managers and deputies, as well as the training of the human capital of the Cuban Banking and Financial System, in accordance with the Guidelines of the Economic and Social Policy of the Party and the Revolution.

It also responds to the strategic axis: Developing human potential and guaranteeing conditions for the protection and stability of the Cuban Economic and Social Model of Socialist Development and the National Economic and Social Development Plan until 2030, in accordance with the Sustainable Development Goals.

To this end, a solid training system must be managed, including among its options the distance learning modality, consolidating a competent work team identified with the institutional and political interests of society.

Each of the banks of the system and their branches must cover the internal training needs and the CNSB assumes the training of the employees of the Central Bank, promotes, makes feasible and controls the training actions of the entities that integrate the Banking and Financial System, watching over the quality of the teaching and the achievement of the objectives.

In the world, the evolution of bank branches responds to a process in which the demands of the client have been met by the bank, in accordance with the technological development and the pertinent regulation, from which the Electronic Banking arises.

The latter has made it possible to carry out any banking transaction regardless of geographic location, providing a high degree of financial management, process security and flexibility for the user.

The emergence and continued development of Electronic Banking in the world and in Latin American countries has, among other objectives, contributed to improving the efficiency of the banking system and reducing the cost of operations, as well as increasing access to the banking system, based on the convenience and well-being that the new electronic services and products represent for customers.

Cuba is inserted in this technological revolution from the implementation of the comprehensive policy for the improvement of the informatization of society, a guideline approved in February 2017 by the Council of Ministers.

However, the Central Bank of Cuba marks its antecedents to this policy with the “Strategy for the development of payment channels and IT infrastructure”, approved in 2015 by its Board of Directors. This consists of thirteen projects and two fundamental lines, the first line aimed at the development of electronic payment channels throughout the country to bring banking services closer to society and thus support financial inclusion; and the second line dedicated to the development of the IT infrastructure that guarantees the secure and efficient platforms required by the national banking system.

This banking known as Electronic Banking in Cuba has expanded, has a wide acceptance and meets the needs of an increasingly digitized population that requires new forms of payment that are more secure, viable and accessible.

Likewise, it is a necessity that banking products and services respond to the expectations and demands of customers, being a fundamental link the management of its human capital for the fulfillment of these goals with efficiency and quality.

Undoubtedly, in order to guarantee its success it is necessary that a high degree of knowledge and certain levels of updating on the subject characterize the workers of Electronic Banking. Besides, they should have as an integral preparation in terms of ethical and moral values, the handling and correct use of the technologies and being carriers of a high domain of the banking services.

Regarding this issue, the reality in systematic practice shows deficiencies in the preparation of the Electronic Banking specialists, since the ways and means of implementing training, on-the-job study and self-preparation are insufficient to face the growing number of customers and services. So a new view is required to solve these shortcomings, take into account their individual characteristics, and allow their access from the workplace.

From this analysis, it is proposed as an objective: to argue the concepts that support the training of the Electronic Banking specialists in the face of the new challenges of the bancarization of Cuban society, taking into account the principles of distance education.

## **Discussion**

Internationally, the banking system plays a transcendental role in the economy, since through the intermediation process it allows channeling savings towards productive financing and investment, thus contributing to the achievement of higher economic growth rates (Vera and Titelman, 2013).

Several empirical studies have analyzed the relationship between the banking sector and economic growth, showing that levels of financial intermediation are predictors of the economic development of countries and their populations (King and Levine, 1993).

The banking system in Latin America and the Caribbean still faces great challenges, mainly in terms of training to meet the needs of customers and their environment, an issue that is not indifferent to Cuba, denoting the need to promote the development of alternative ways of preparing its human resources.

At the same time, financial systems allow companies to sustain economic growth and the development of countries; the mission is to alleviate poverty and achieve prosperity according to the strategic projection.

Besides, they allow the channeling of savings through different platforms that can encourage savings or investment behaviors in economic agents, including technological innovation, which would lead to an increase in long-term growth rates (Moran-Chilan et al., 2021).

Virtual or online banking constitutes one of these platforms and comprises all transactions that can be carried out from the computer or mobile device using an Internet connection.

Electronic banking, which includes telephone banking and mobile banking, is a banking service that allows customers to carry out their usual transactions more easily and quickly, avoiding the need to travel and making use of new technologies (Caldas Blanco et al., 2015).

Castillo Merino et al. (2010) define electronic banking as the one which:

Integrates any available technology to the provision of financial goods and services. Electronic banking operations include the activity carried out through ATMs, point-of-sale terminals, digital telephone lines both through voice and through the so-called property PC, i.e. the direct connection of the user with the bank's internal network, without using the Internet, and even the recent services provided through computer banking or mobile telephony (p. 33).

Viewed in this way, electronic banking does not require the customer to travel to the banking institution's offices to carry out financial procedures.

It also makes it possible to streamline processes, procedures and transactions, with direct access to bank accounts, profiles and data from a cell phone, and with innovative identity verification options.

Physical visits to the bank are no longer a necessity, since electronic banking services allow transactions such as access to credit, mortgage services, use of electronic wallets and payments from practically anywhere in the world.

This service is permanently available, each transaction is reflected in the customer's account statement and the customer's data is protected by a highly secure system.

In general, this term refers both to traditional institutions that use new technologies to provide banking and financial services as an additional channel, complementary to the usual ones (traditional banks and Internet savings banks), and to those institutions that operate mainly through non-face-to-face channels (mail, telephone and Internet, among others), i.e. online banking.

Electronic banking involves the services offered by: internet banking, mobile banking, telephone banking, point-of-sale (POS) terminals, instant messaging (chat), social networks, e-mail, electronic signature, electronic money, ACH network, specialized networks, ATMs, mobile wallet or payment, chip or smart card, or any other electronic means or channel.

This financial technology implies lower costs for printing and transporting cash, greater speed in operations and security for individuals. However, there are also detractors who speak of vulnerabilities to terrorist attacks or the loss of privacy as all transactions made by customers are recorded.

For this reason, it is essential to have the right conception of the different electronic channels that allow customers to make inquiries and payment transactions from their accounts associated with magnetic cards without the need to go to the bank branch. These include:

- Automated Teller Machines: Also known by the acronym ATM. One of the first payment channels used in our country, currently the Banking System has almost 900 ATMs, with presence in all provinces of the country.
- Point-of-Sale Terminals (POS): Devices, owned by FINCIMEX, which are installed in stores, service establishments, money exchange offices and bank offices, which allow the execution of payments, as well as cash withdrawals. They are available throughout our branch network.

- Telephone Banking (BANTEL): Service provided to *Banco de Crédito y Comercio* (Bandec) customers throughout the country through a Call Center that operates 24 hours a day, every day of the week and allows them to check their balances, make transfers and make payments for services.
- Virtual Bandec: Remote banking for legal entities (including Self-Employed Workers) that allows customers, from their workstations, to operate their entity's accounts, request checkbooks, make transfers, pay taxes, obtain their Account Statements, etc.
- Kiosco: Remote Banking for individuals that allows access from any device connected, at least, to the Cuban Intranet. It allows consulting the balance of their accounts, making transfers, making payments of services and taxes to ONAT, recovering receipts, increasing the balance of their fund formation accounts, amortizing loans, etc.
- Mobile Banking (Transfermóvil): ETECSA's application made available to banks to make it easier for mobile telephony customers to consult their accounts associated with RED Debit Cards, make transfers, pay for different services and ONAT taxes, etc.
- E-Commerce: Electronic payment system, which allows the execution in real time of the purchase and transfer of money for e-commerce operations in the country.

Although in the world there are countries such as Sweden, Denmark and Ecuador that are taking solid steps towards a reduction of cash transactions, in Cuba this modality is still incipient. The ATM service began in 1997 and it was not until 2013 that the network began to be extended throughout the country. There are currently around four million accounts associated with Bandec magnetic cards.

This is a service with a growth trend and its extension is in line with the government policy of developing this type of technology under the umbrella of society's informatization program.



Beyond the debts in infrastructure and the diversification of services, another of the key points of the process is to guarantee the security of all transactions and the information of its users.

In this regard, since the beginning of 2017, changes have been introduced in the operation of ATMs, in order to improve the protection and security of customers during their transactions with this equipment.

Similarly, the Central Bank of Cuba reported that investments are being made in the FINCIMEX entity to incorporate the use of the PIN (personal identification number) in POS operations, thus increasing security and agility levels.

The year 2018 is announced as the stage for the consolidation of the two aforementioned services. Transfermóvil is easy access, immediacy, reliability, security and, above all, time saving. The emergence of this offer is supported by the rapid growth of mobile telephony in the country and the need to find alternatives to the insufficient network of ATMs and POS.

The payment gateway, a mechanism for executing real-time payment transactions between commercial banks, customers and merchants for the delivery of services or products, is in the experimental phase.

According to the developers of the system, which has been implemented since 2016, among the main benefits are the increase in the economic profitability of commercial and financial entities, improvements in the quality of life and satisfaction of the Cuban population, extension of the Cuban Electronic Banking payment services, technological independence and sovereignty, and substitution of imported services for domestic e-commerce. The arrival of the *Nauta Hogar* service increases the number of potential customers.

The analysis carried out allows affirming that there are advantages in the use of electronic banking, among them are the following:

- It allows customers to complete transactions quickly. This saves time and travel costs.
- There is the convenience of being able to operate from anywhere.

- It is expected that fewer people will come to the bank as the use of electronic banking increases. As a result, the attention in the face-to-face modality should be more agile.
- It avoids the risk of using cash (theft, loss, among others). This implies greater security.
- It allows customers to have a more exhaustive control over their accounts.

However, there are also some disadvantages:

- Barriers to entry are high in certain market segments such as the elderly or those without web access. This is particularly relevant in developing countries where Internet penetration is relatively low.
- Some users are still wary of the security of their information when they share it online.
- Many personalized services, such as financial advice, cannot yet be provided electronically.
- The same security that prevents theft generates the possibility of hacking.
- In line with the first disadvantage, there is greater misinformation about the possibilities offered by electronic banking.

This last disadvantage is directly related to the preparation of the electronic banking specialists to guide the client and attend the functions that are designated to them, so training is defined as an alternative to raise the preparation of this specialist.

To obtain good productivity and ensure that the organization develops effectively, it is necessary to have a labor group trained to perform the work, because, human talent is the group on which the development and success of an organization depends, so it is considered essential to develop all the necessary training to keep workers informed and updated on the services provided (Obando Changuán, 2020).

An organization should encourage, direct and support its employees and managers to develop their competencies and skills. The increase in knowledge, competencies and skills of employees increases the human

capital of the organization. According to this conception, by gaining human capital, companies generate advantages over their competitors (TIC Portal, 2018 as cited by Labrador Machín et al., 2019).

From the assessment of Salgado-Cruz et al. (2017), today more than ever the training of managers is a key activity for the survival of companies and their adaptability to the environment and the changes that are taking place; it is the basic competitive advantage of organizations, since human capital has the ability to transform the rest of the organization's resources.

Research on training for services, high technology and manufacturing has grown in recent years and the role of the coach is considered as a distinctive element (Massuga et al., 2021). However, studies on this subject are still insufficient to meet the growing demand, so it is considered pertinent to conduct research to enrich this area (Cortés-Rodríguez et al., 2022).

The term training acquires, then, the possibility of accommodating something that is missing, supposedly a lack of knowledge that must be implemented in order to achieve adequate professional performance. Likewise, the Spanish term *capacitación*, equivalent for training, is related to the idea of containment, derived from the etymology of the word capable, since when the supposed lack is filled, certain possibility of containment is suggested (Coronel Olivera and Agramonte Rosell, 2023).

This conception is imposed in some teacher training programs, carried out with a psychological approach. In several Latin American and Caribbean countries, as educational reforms were implemented, training strategies were proposed that moved from the transmission of decontextualized contents to more stable and planned approaches.

These processes have given rise to more complex training concepts, demonstrating the importance of this activity in the processes of educational transformation since the incorporation of distance education.

Studying the phenomenon of distance education and the impact of new technologies in its development, implementation and expansion as an educational modality, necessarily implies approaching its context, in order to

understand the social, economic, technological and scientific changes that are taking place around the world (Bonilla-Guachamín, 2020).

The isolation experienced by the student in distance education in its first generations, carried out through printed materials, postal mail or other non-interactive media and with long response times, is being overcome by the use of information and communication technologies, which requires a new way of conceptualizing distance education in the Internet era (Brasó Rius and Arderiu Antonell, 2019). During the Covid pandemic, society was a participant in a rebirth of this model, this time, with new computer resources and the Internet (Umaña-Mata, 2020).

Evidently, the transfer of an educational model whose philosophy sustains its development under the face-to-face form, where “face-to-face” contact prevails between the teaching staff and the students, and the interactions are carried out in a physical space called “classroom”, to a distance education model, without a reflection and epistemological rethinking of the model, brings with it a series of limitations for its implementation (Alcántara Santuario, 2020).

Gutiérrez-Rodríguez (2018) refers that the concern for quality in education responds to a set of transformations that society has gone through in recent decades, specifically:

- a) Economic openness (globalization).
- b) Increased competition.
- c) Technological changes.
- d) Changes in the demands of the labor market.
- e) Increase in social inequalities.
- f) Increased complexity of educational offerings.

According to García-Peñalvo et al. (2020), the challenge is not only focused on technological training, but also on methodological training; that is, selecting the most appropriate tools, under constructivist and collaborative theories and principles, generating positive attitudes towards the methodological, effective and deep use of technological tools.

Another element to be analyzed is the fact that face-to-face education has placed an emphasis on the content and properly on its transmission, which should vary from distance education. Accordingly, Crespo Argudo and Palaguachi Tenecela (2020), consider that a total rethinking of the educational model is required, from which more attention is given to mediation activities than to content.

In this sense, Chehaibar (2020), points to the structuring of educational proposals that explicitly consider more elements oriented to the development of curricular flexibility in the offer.

Rojas (2020), in relation to the subject, points out that, in distance education, there are more elements to consider than the use of technologies. Therefore, he points out that learning is done by students alone, to explain how the problems of connectivity and possession of equipment have been faced.

García-Peñalvo et al. (2020) has identified two major areas of the teaching function in distance education, namely the guidance and academic functions.

The first of these is related to the psycho-affective aspects, such as the establishment of a favorable climate, the promotion of social interaction among students, guidance so that the specialist can adapt to the distance methodology, as well as constant support to strengthen self-esteem, self-confidence and self-efficacy.

The second function has to do with the cognitive: to diagnose the previous experiences and knowledge, as well as the learning styles of the students, to inform, guide the processes and evaluate learning.

The evaluation of this training process must take into account the models for distance education and its dimensions in force in higher education (Marciniak and Gairín Sallán, 2018).

## **Conclusions**

The challenge of the training management process in the complex Cuban business network is not limited, therefore, to achieving knowledge, skills, practical experiences and competencies in people, but rather, based on training, a better management of the organization, through effective leadership

and in order to obtain superior integral results that contribute to an economically and spiritually satisfied society.

The use of electronic banking has produced great positive changes in the financial world, ranging from the elimination of timetables to greater interactivity with the client, which is why a greater number of users prefer and accept to carry out their operations through the network.

The training of human talent is part of an organizational culture that allows employees to have the necessary skills to perform efficiently within organizations, so it is considered essential as an accompaniment to the transformation process that Cuban society and the electronic banking specialist are undergoing.

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#### **Conflict of interest:**

The authors declare no conflicts of interest.

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