

# Banking simulation game in Accountancy Programme

by

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## Outline

- The use of banking simulation game in the accountancy program
- Lessons learnt
- The evolving role of the educator in the use of simulation for in-class learning.



# The module

- FINANCIAL INSTITUTIONS AND MARKETS (ACC3503): Central bank and the tools, Managing risks for financial institutions, bank performance analysis, Financial regulation, Financial instruments and others
- Taught in final trimester as part of Finance focus area
- Seminar and hands on simulation game
- 3 runs so far

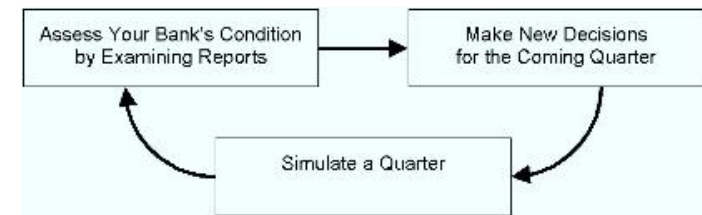


# The simulation game



ProBanker simulates a banking environment where participants (managers) are expected to make a range of decisions:

- To acquire deposits and long-term capital and distribute them in loans and investments.
- With impact of competition and regulation to maximize the value of the institution



Games Users Game Summary Simulate Roll back Help

17 Jan 18 demo Type: Autosim

Bank 1 Time: End of period 1

Save Cancel

Bank treasury

Description	Your choice	Valid range	Current value
<b>Decisions: Fed funds sold</b>			
Amount of Federal funds sold	0 #	[0.99999999]	0
<b>Decisions: Fed funds purchased</b>			
Amount of Federal funds purchased	50000 #	[0.99999999]	50000
<b>Decisions: Wholesale CDs</b>			
90-day wholesale CDs to issue	25000 #	[0.99999999]	0
180-day wholesale CDs to issue	25000 #	[0.99999999]	0
360-day wholesale CDs to issue	50000 #	[0.99999999]	50000

Save Cancel

Summary Balance Sheet

Bank 1  
Managed By: Pearipal Jutasompaiom  
Summary Balance Sheet - Quarter 1

Asset Percentages		ASSETS	
	Required Reserves (at the Federal Reserve)		\$18,452.27
	Excess Reserve Balances		\$0.00
	Federal Funds Sold		\$0.00
	Fixed Rate Corporate Loans		\$109,468.62
	Floating Rate Corporate Loans		\$286,567.23
	Installment Loans		\$231,176.39
	Mortgages		\$261,681.66
	Government Bonds		\$120,000.00
	Fixed Assets		\$14,370.93
	Loan Loss Allowance		(\$3,729.94)
<b>TOTAL ASSETS</b>			<b>\$1,037,886.77</b>
Liability Percentages		LIABILITIES	
	Federal Funds Purchased		\$50,000.00
	Retail Demand Deposits		\$96,482.60
	Corporate Demand Deposits		\$88,040.15
	Negotiable CDs		\$149,000.00
	Retail Savings Deposits		\$64,266.61
	Retail CDs		\$251,694.98
	Long-term Retail Deposits		\$216,468.68
	Discount Window Advances		\$30,376.68
	Net Worth and Retained Earnings		\$91,655.07
	<b>TOTAL LIABILITIES AND NET WORTH</b>		

# The simulation game

- ProBanker offers two modes; Autosim and Competitive.
  - In Autosim mode, participants play against the computer (first 4 weeks)
    - Individual work
    - No assessment
  - In Competitive mode participants play against other teams (last 4 weeks)
    - Students form group of 6 students
    - Assessments: report and presentation (30% of total grade)



## Lesson learnt

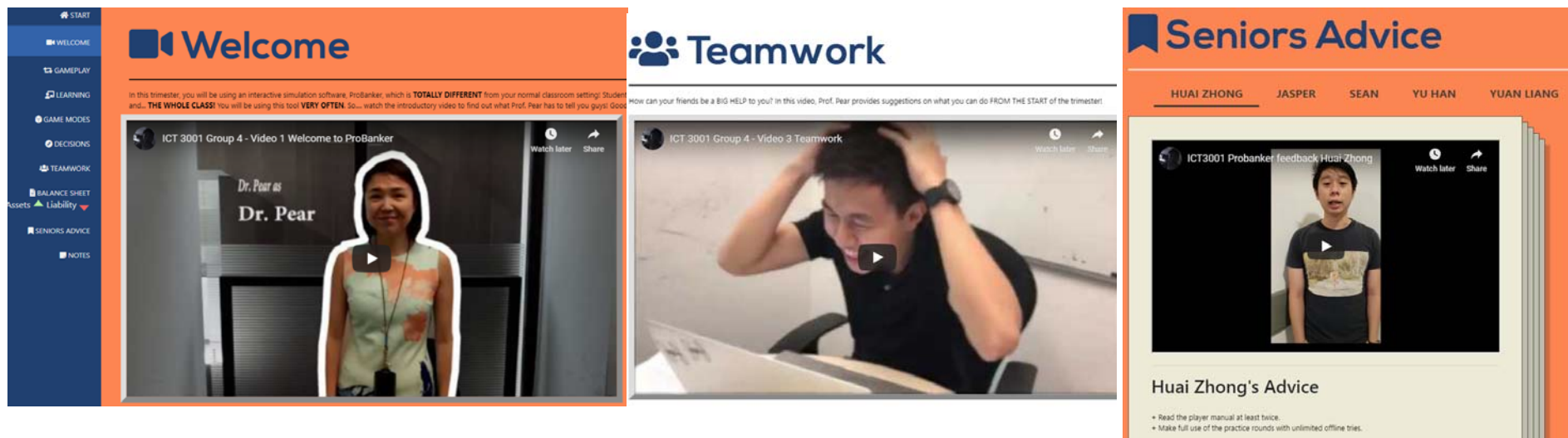
- Students are overwhelm at the beginning – digesting information and learning to use new platform.
- Students prefer longer duration of competitive game
- Spend more time in class for both individual and competitive games (rather than make it a take home exercise)
- Number of group members matters!



# Lesson learnt

- Make it easier for students to digest large amount of information at the beginning of trimester

<http://47.74.243.204/probankerguide/index.html#section7>



The image displays three screenshots from the ProBanker simulation interface, illustrating the layout and content of the 'Welcome', 'Teamwork', and 'Seniors Advice' sections.

- Welcome:** The top section features a blue header with the title 'Welcome'. Below the header, a video player shows a woman in a white hoodie, identified as 'Dr. Pear as Dr. Pear'. The video title is 'ICT 3001 Group 4 - Video 1 Welcome to ProBanker'. A sidebar on the left contains navigation options: START, WELCOME, GAMEPLAY, LEARNING, GAME MODES, DECISIONS, TEAMWORK, BALANCE SHEET (Assets, Liability), SENIORS ADVICE, and NOTES.
- Teamwork:** The top section features a blue header with the title 'Teamwork'. Below the header, a video player shows a man sitting at a desk with his hands on his head, looking frustrated. The video title is 'ICT 3001 Group 4 - Video 3 Teamwork'. A small text snippet above the video reads: 'How can your friends be a BIG HELP to you? In this video, Prof. Pear provides suggestions on what you can do FROM THE START of the trimester!'
- Seniors Advice:** The top section features a blue header with the title 'Seniors Advice'. Below the header, a video player shows a man standing and speaking. The video title is 'ICT3001 Probanker feedback Huai Zhong'. Above the video player, the names of the students are listed: HUI ZHONG, JASPER, SEAN, YU HAN, and YUAN LIANG. Below the video player, the title 'Huai Zhong's Advice' is displayed, followed by two bullet points: '+ Read the player manual at least twice.' and '+ Make full use of the practice rounds with unlimited offline tries.'

# The evolving role of the educator



- Use technology in our classroom to enhance the learning experience
- Playing the simulation (while learning the principles and tools to manage financial institutions) can make learning very dynamic!





Thank You