Результат решения задачи – наилучшей для кредитования является альтернатива «Предприятие А».
Также получен вектор оценок альтернатив, который, при необходимости, можно далее использовать или обрабатывать [2].
Таким образом, с помощью программы стало возможным структурировать проблему, оценить альтернативы по каждому из критериев, проранжировать альтернативы, провести анализ решения и обосновать полученные результаты.
Существует множество аналогичных систем поддержки принятия решений, однако, сравнительный анализ показал, что разработанное приложение значительно превосходит их по скорости процесса оценивания критериев и альтернатив. Это, в совокупности с простым и интуитивно понятным интерфейсом, существенно сокращает время, необходимое для принятия решения при выборе предприятия для кредитования банком.

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BANKING IT IN THE PARALLEL OF BUSINESS AND STUDIES

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Vilniaus kolegija/University of Applied Sciences – is a State Higher School of the Republic of Lithuania performing college studies, developing applied research and professional art. Faculty of Economics is a department organizing Economics, Accounting, Financial Studies and applied research. In 2012 the Faculty of Economics witnessed the implementation of the EU Structural Funds project “The Establishing and Operation of Bank and Insurance Services Simulation Company in a Virtual Environment - the Guarantee of an Increase of Specialist Training Efficiency and Competitiveness of Modern IT-based Business” (SFMIS VP1-2.2-ŠMM-07-K-01-056, 2007-2013 priority 2 of the Human Resource Development programme “Lifelong Learning” VP1-2.2-ŠMM-07-K "Improving the Quality of Education"). After the project was implemented, Vilniaus kolegija/ University of Applied Sciences became the first and the only higher school in Lithuania with a practical base for bank specialists training as well as owner of information technology systems that are adequate to those actually existing in markets. Vocational training firm is a company, simulating a real company's activity. Its employees self-organize and perform the company's activities, seek to achieve the set goals, implement the enterprise's/company's business plans, solve current problems as well as create and gain vocational experience. From 2010 in the bank enterprise simulators VIKO BANK students, striving to acquire Professional Bachelor’s Degree of college studies, gain practical knowledge how to simulate processes of the bank performance, carry out the functions of employees and implement the company’s objectives. According to EU project in the faculty the first companies in Lithuania of bank and insurance practical training: VIKO BANK and VIKO DRAUDA were established. The companies operate in Simulith network as independent companies. In each company 15 computer workstations are installed and equipped with the latest software. Bank Information System FORPOST and Insurance Information System DIS, is used in company performance, in personnel and accounting respectively „Stekas-alga“ and „Stekas plius“ programs are used. Students are provided with opportunities to acquire practical skills and competences in sophisticated vocational training firm by using the existing in the market information technology system of banking FORPOST, which was created by the team of professionals in Forbis Company. Forbis Company is an internationally acknowledged developer of Banking information systems having nearly twenty years experience.
Firm strives to purposefully and sensibly use knowledge and experience. Employees believe that self-respectful attitude to colleagues, partners, and customers is the basis for productive work and business relationship. By evolving trust, Forbis Company employees seeks for firm mutual relationship in the business world, at work, and in personal life. Moreover they appreciate the atmosphere of innovativeness and innovations embodying. Mission of the firm is to be a reliable partner, who is ready to assist banks on their way to success, providing them with the most technologically advanced solutions and like to be where innovations begin Forbis Company was established on 1990 in Vilnius, Lithuania and today is a leading company developing software for banking business in the Baltic countries, successfully working in Central and Eastern Europe and expanding its activity in other regions. During this period Forbis Company has opened branches in Moscow and in London. Forbis Company created a banking information system FORPOST, which embraces all the spheres of a modern bank activity and meets individual requirements and activity specifics of a bank; it allows to efficiently react to any changes in banking services. FORPOST is a new generation banking software system, owning to which the bank may provide all the main financial services.

Software implementation cover project management, installation and configuration, training of personnel, comparative analysis of inadequacies, testing, transference to live operation, support, development Training courses are organized regarding the specifics and competency of the staff work – from highly-qualified system administrators till ordinary system users. Support service is organized by modern methods, it is a possibility to inform on the problems or errors and to monitor the course of task performing 7 days a week and 24 hours a day.

A lot of banks, operating in Lithuania are using Forbis Company product and services; such as DnB bank, Siauliu bank, Finasta bank, Danske bank, Citadele bank, UniCreditBank. FORPOST is in function in Lithuania, Latvia, Russia and Belarus: Surgutneftegasbank in Surgut Russia, Zapsibkombank in Tyumen Russia, Rosevrobank in Moscow Russia, MTBank in Minsk Belarus, UniCreditBank in Moscow Russia, Belgasprombank in Minsk Belarus, BigBank in Tartu Estonia, Xalq Bank in Baku Azerbaijan, Latvijas biznes bank in Riga Latvia[1].

Business practical training firm VIKO BANK distinguishes from other virtual enterprises by its unique services. Providing financial services to the Simulith network enterprises is considered a great challenge to students working in the bank. Banking activities are performed through information banking system...
FORPOST. The students’ bank organizational structure is in compliance with the requirements for the commercial bank structure specified in legal acts of the Republic of Lithuania. VIKO BANK has an opportunity to simulate business and provide to Simulith network enterprises and their employees a long list of services.

VIKO BANK services

Bank account management.
Internal, domestic and international payment management.
Contribution collection management.
Term deposit management:
Direct debit, regular and deferred payment management.
Loan management.
E-banking services management.
Statement formation.
Customer registration.
Credit risk management.

Banking information systems FORPOST is multilingual, which allows students use English and Lithuanian as well as provides opportunities to admit higher school students from abroad, which come through international exchanges, to perform training practices in our enterprise. The Information technology division in VIKO BANK is entitled to administrate the banking information system FORPOST. The main functions of this division are: software user’s management, administration – login and password provision, the user’s duty identification, assigning to a department and its branch, Introduction of rights for printing documents, data window and statement reviews and the user’s action auditing.

In 2012 at the international vocational business training fair, held in Vilnius, Lithuania VIKO BANK organized an accounting process for the fair participants for the first time. At the fair students not merely professionally coped with their bankers’ tasks, but also were improving communication skills. At the fair each buyer opened his/her current bank account in VIKO BANK, whereas all customer accounts were processed in the system FORPOST. Moreover VIKO BANK participated in three subsequent international fairs of vocational business training firms: in Check Republic (Prague, 2011), Lithuania (Alytus, 2011) and Belgium (Ghent, 2012). The fair participants had a chance to meet with their competitors and learn about their services, analyze market, form their own image, find new clients, partners, gain international cooperation skills, expand their foreign language vocabulary in business, gain experience in exhibition stand preparation, carry out market research and prepare client questionnaires aimed at finding out the quality of provided services, their acceptability, forecast the enterprise’s perspectives and implement innovations. At the fairs students acquired formal and informal communication skills as well as experiences through communication with students of other higher schools, teachers, business partners and community members [2].

Both students and business representatives observe clear benefits of using information technologies which draw parallels between studies and businesses. Those students who have conducted their internships at VIKO BANK and learned how to use real banking IT system FORPOST, have a number of advantages against their peers from other higher education institutions, who apply for similar roles in the industry. Recently employed graduates who had the chance to use the system beforehand point out that the major benefits include pre-learned knowledge of the unique banking system, being comfortable with IT work space, less difficult process of adaptation to similar banking systems and other systems used in the financial sector. Furthermore graduates stress out the fact that they are more comfortable of their own practical skills. Additional benefits include not only being able to use the system efficiently but also being able to create, update and improve new products, services and processes in IT service environment. It is worth mentioning, that it becomes possible to provide students with certain expertise which are hardly obtained by imposing conventional theoretical teaching practises. Expertise may include but are not limited to eagerness to achieve results, teamwork and concept of shared responsibility and decision making. Finally, a trend is observed that recruiters tend to favour candidates with stronger practical and hands-on skills.
The Bologna Process 2020 – the European Higher Education Area in the new decade - recommends focusing on the quality of higher education and upholding the highly valued diversity of our education systems. One of ten priorities for the European Higher Education Area (EHEA) for the next decade formulated in Leuven Communiqué (2009) is international openness [1]. The development of general competencies of higher education students is oriented toward adjusting to new global tendencies and challenges. It provides opportunities to move toward the aforementioned priority.

New teaching methods applied at Vilniaus kolegija/University of Applied Sciences are directly oriented toward the student preparation for practical activities and business development, encouraging their creativity, logical and analytical thinking, finding solutions to different business problems, searching for opportunities to create and realize innovative ideas, develop initiative, responsibility, communication skills, tolerance and other competences of a vocational nature. Changing market requirements influence the change of requirements for the future specialist. In the Faculty of Economics of Vilniaus kolegija/University of Applied Sciences traditional study methods: lectures, seminars, discussions, cognitive excursions, etc. are gradually replaced by modern teaching/learning techniques that increase the study quality. These are as follows: distance learning, business simulation in virtual environment, training practices in business simulation enterprises, video conferences and act.

A vocational training firm is a virtual company and the centre of vocational training that runs like a "real" business shaping a "real" firm’s business procedures, products and services. A vocational business training firm – a company, simulating a real company's activity. It runs business in virtual environment. Its employees self-organize and perform the company's activities, seek to achieve the set goals, implement the enterprise's/company's business plans, solve current problems as well as create and gain vocational experience. Currently the global international Europen Pen network unifies 7800 vocational business training firms in 42 countries [2]. The international organization Europen was established in 1997 as a non-profit association, connecting vocational business training firms of European countries. In 2006 the association was replaced by Europen Pen to pay tribute to non-European countries that joined the association. Activities of the network of every national vocational business training firm is coordinated, supervised and developed by the central offices of the countries – the members of the Europen Pen International Association. The headquarters of the coordinating centre established in Germany coordinates the activities of the central offices of the countries. Motto of Pen International – Training at the edge of reality. Members of the international network are seeking for a common goal – to increase the quality of the international vocational business training firm network and continually adjust the vocational business training firm concept to the globalized needs of the present day companies and prepare vocational training firm trainees for the future jobs. One of the challenges is to create a framework, in which the efficiency of a self steering career development could be estimated.

The activity of the vocational business training firms in Lithuania is coordinated by the Simulith centre, which is a structural subdivision of Vilniaus kolegija/University of Applied Sciences. The centre was established under order No. 1035 of the Ministry of Education, Science and Culture of the Republic of Lithuania adopted on September 2, 1993 along with the implementation of the common project of the Ministry of Education of Lithuania and Denmark. The key objectives of the centre are as follows: to provide students, schoolchildren and adults with opportunities to acquire practical business skills as well as social, technical and vocational skills; to coordinate the activities of the network members, to organize international fairs, to organize the participation of the network members at international events, to arrange professional development courses for the heads of firms, to encourage the establishment of vocational