

Reflections on Financial Education based on the Changing Demand of Financial Talents

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Abstract : In the context of economic globalization, the direction of demand for financial talents in China has changed significantly. In this case, colleges and universities should realize the innovation of educational means and teaching methods, meet the needs of financial talents, and cultivate high-quality talents for our society. Based on this, this paper studies and analyzes the financial education based on the change of the demand for financial talents, so as to realize the innovation and reform of financial education and meet the needs of outstanding financial talents in our society.

Keywords : Financial Talents; Demand Change; Financial Education

1. Introduction

With the development of network technology, there have been obvious changes in the financial field of our country, there have been obvious changes in the direction of the actual demand for financial talents, and there have been obvious changes in the direction and mode of talents training in colleges and universities. Under the environment of rapid development of market economy. China's financial field has entered an important period of transformation from extensive economy to direct financing channel. In the environment of the rapid development of network technology, the effective combination of this technology and the financial industry has promoted the healthy development of China's financial field to a great extent, and presented a trend of globalization. Therefore, in the training of financial talents, it is necessary to realize the innovation of educational ideas and innovative teaching methods, so as to cultivate excellent talents for our society and meet the development needs of the financial industry.

2. Changes in the demand for financial talents

2.1 Significant difference in market demand

According to the analysis of the actual development of colleges and universities at the present stage, commercial banks are gradually innovating and reforming, prompting many foreign banks to occupy market positions. The insurance industry is a field where the depletion of excellent financial talents is obvious in China, mainly due to the lack of excellent professionals with high quality. After China's accession to the WTO, the actual training of financial talents is affected by cyclical factors, resulting in the shortage and shortage of excellent talents market in China's financial field. According to the analysis of the actual situation, the number of financial talents with rich experience is relatively small, which is still an important direction for enterprises to seize.

2.2 The demand for new talents is increasing

In the context of the rapid development of China's financial industry, the demand for talents in the financial field is gradually increasing, leading to a higher demand for talents in colleges and universities. Therefore, each institution should attach importance to the training of financial talents and make clear the actual development situation of financial employment. However, in China's traditional concept, insurance, banking and securities fields are not accurately divided, so it is difficult to determine the actual

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changes in the market demand for excellent talents. In order to increase the employment rate of college students, colleges and universities should broaden the scope of professional knowledge, including not only futures investment, but also network economy and financial innovation. In the new era, the demand for excellent talents in colleges and universities is gradually increasing, which urges financial talents to master more knowledge and skills to realize the perfection of their knowledge structure system. In this case, financial talents should master more knowledge points and skills in law and economy, and also clarify practical rules in insurance, securities and banking, so as to enrich their financial experience. Based on this research and analysis, the demand for excellent talents in China's financial field is gradually increasing, and talents are required to master more experience and lessons.

2.3 Coexistence of localization and internationalization

In the context of the rapid development of China's financial industry, the demand for excellent financial talents in China has increased, and the level of specialization and nationalization has been significantly improved, not only to improve the international awareness of outstanding talents, but also to broaden their horizons and horizons. In other words, through the research and development of the financial market, the market space of financial talents has been gradually broadened, the marketization level and internationalization level of financial talents have been improved, and the development direction and road have been pointed out for the cultivation of excellent talents in colleges and universities. However, China's financial industry in the actual development, it is difficult to leave the local market. Only local universities can fully understand the Chinese consumer group, and most financial instruments are mainly to serve universities. Therefore, we should start from international and local markets to promote universities to cultivate excellent financial talents for the society.

3. The Enlightenment of the change of financial talent demand to financial education

On the premise of the changing demand for financial talents, it plays an important role in financial education. Under such circumstances, we should improve the international cognition and awareness of financial talents, clarify the actual needs of the financial market, and realize curriculum innovation and reform. Only by putting these countermeasures into place can we clarify the actual demand for excellent talents in China's financial industry, clarify the change of demand in this regard, and promote the healthy development of financial education, which has an important impact on the sustainable development of China's financial field.

3.1 Enhancing international awareness

In the environment of economic globalization, China's financial field is constantly moving towards internationalization, which makes the financial field face important tests in international and domestic markets. Therefore, in the actual training of excellent financial talents, we should enhance the international vision, guide talents and establish accurate and reasonable international consciousness and concept. Therefore, colleges and universities should put specific measures and methods into place so that talents can understand and master the foreign language and cultural background. For example, colleges and universities should strengthen good cooperation and communication with excellent foreign colleges and universities, form sister universities and dispatch exchange students. With such forms and methods, we can cultivate the thinking mode of excellent talents, broaden their horizons and horizons, and improve their international cognition and consciousness. By virtue of the good collision between thinking mode and culture, the innovation ability and innovation consciousness of excellent talents can be improved to meet the needs of modern financial market, pay attention to the cultivation of innovative excellent financial talents, and realize the overall improvement of the international consciousness of financial talents.

3.2 Determining market demand

In the actual training of excellent financial talents, we should start from the market demand and improve the practical ability, professional quality and comprehensive quality of financial talents. When measuring the level of education, market demand is an important standard. Putting scientific and reasonable talent training measures and methods in place can meet the needs of market development, emphasize the satisfaction of market demand, and pay attention to the training of excellent financial talents, so as to make full use of financial professional knowledge and realize the rapid development of market economy. At present, for fresh graduates, they are facing the problem of difficult employment. According to the analysis of the reasons, there are a large number of fresh graduates in China, which promotes the phenomenon of oversupply. At the same time, in the environment of the implementation of the current education mechanism, the professionalism of graduates is not high, or they use the traditional form of education, ignore the times, and are difficult to meet the needs of market development. Therefore, in the process of financial education, colleges and universities should change their ideas from the previous single way to a comprehensive way, emphasizing the good combination of excellent talent training and social development. In the actual training of excellent financial talents, we

should ensure the development of courses such as International Finance and Bank Accounting, pay attention to the setting of big data analysis courses, and emphasize the cultivation of the overall quality and ability of excellent financial talents.

3.3 Realizing curriculum reform

In China, the public's understanding of the financial profession is not only high-end, but also its positioning is vague. Many talents in the financial field are also faced with confusion in this regard. They lack accurate and reasonable positioning for their future career planning and development. In this case, we should explore and analyze the reasons, mainly because the curriculum of finance major in China is unscientific and unreasonable. Although some colleges and universities have set up finance majors, most of the courses are very difficult to learn, which not only leads to financial college students facing schoolwork pressure and burden, but also forms fear, which makes it difficult to improve college students' innovation ability and practice level. Therefore, China should realize the comprehensive innovation and reform of financial courses and improve the computer application ability of college students. For example, colleges and universities should let college students participate in the computer level II examination, obtain the corresponding certificates and complete the credits. In the process of financial education, it is very important to improve the professional quality and professional quality of financial talents. Colleges and universities should introduce teachers into it to realize the construction of teachers' team. Colleges and universities should also set up courses related to finance, strengthen the training of excellent financial talents, and meet the needs of excellent talents in the market.

4. Conclusion

In a word, after the continuous opening of China's financial market, the impact on the financial field is also very obvious, and it has a great impact on the cultivation of financial talents. In the development of the financial industry, there are not only opportunities but also challenges. Under the new situation, colleges and universities should improve their own educational forms, clarify the specific educational direction, and ensure the efficient implementation and development of financial education as well as teaching activities on the premise of the needs of the financial market, so as to pay attention to the good cooperation and communication between modern enterprises and colleges and universities, and to the cultivation of college students' international cognition and comprehensive quality. We should let college students invest in specific learning, update their knowledge points and skills, and meet the needs of excellent talents in China's financial field, in order to lay a good foundation for the healthy and sustainable development of China's financial field.

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