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Research on the Innovation and Reform of the Teaching Mode of Finance Majors in Universities

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Abstract: In today's rapidly developing social reality, finance has a status that cannot be ignored, and financial business is also constantly undergoing improvement and innovation. As a result, the requirements of society for graduates majoring in money laundering are becoming increasingly strict. The teaching ability of financial majors in colleges and universities is facing enormous challenges. Actively promoting and applying new teaching systems and innovative teaching models are urgently needed for financial majors in colleges and universities.

Keywords: University Finance; Teaching Mode; Innovative Reform

1. Introduction

The teaching quality of highly effective finance majors is directly related to the future employment development of finance majors. At the same time, finance is a complex discipline, and both theoretical and practical teaching methods are indispensable. Only by constantly innovating teaching models can universities meet the requirements of society. Nowadays, there are many problems in the teaching mode of finance majors in universities, which have led to a stagnant teaching quality. Universities should understand how to explore new teaching modes and better integrate financial theoretical knowledge and financial business practices.

2. Problems in the teaching mode of financial majors in universities

2.1 Unreasonable design of practical teaching content

By synthesizing the talent cultivation methods of various colleges and universities, it can be concluded that the content of teaching practice is single and rough, and the three parts of professional practice, social investigation, and graduation practice account for the vast majority, while the proportion of innovative ability is very small. As a result, college students' sense of experience in real business is very rare, and the expected effect of practical teaching cannot be achieved. At the same time, most universities in China set up practical teaching content according to theoretical courses, and practical teaching cannot "walk independently", becoming a dependency of theoretical teaching.

2.2 Small proportion and short time of practical teaching

The theoretical knowledge of domestic financial professional teaching occupies a dominant position, and practical teaching cannot even form a relatively centralized teaching link, which accounts for a relatively small proportion. There is a "unhealthy" trend within universities that emphasizes knowledge over ability, and emphasizes theory over practice. In this unequal academic atmosphere, the teaching practice stage usually only appears in the last semester of college life, which happens to be the time for college students to graduate, write papers, and find jobs. Students do not have enough energy to focus on practical teaching, and the effectiveness of practical teaching is far from sufficient.

3. Suggestions on the innovation and reform of the teaching mode of financial majors in universities

3.1 Improving the teaching curriculum system and highlighting the position of practical teaching

Currently, most universities in China implement a credit system, and in their overall teaching plans, the proportion of credits

in theoretical disciplines exceeds the credits in practical courses. At the same time, practical credits are mostly obtained during graduation internships. This method of concentrating practical credits on a certain short-term stage naturally does not achieve good teaching results. Therefore, major universities should learn to consider the long-term when formulating their own teaching plans. First, the status of practical teaching should be equal to theoretical knowledge teaching, and practical teaching should be valued. By combining experimental courses, practical training courses, and off campus internships, a comprehensive practical teaching model should be established. The class hours of practical teaching courses account for a certain proportion of the total class hours, the time for practical teaching and the frequency of practical training should be increased, and they should be clearly defined in the teaching plans of universities. Secondly, the content and projects of practice should be based on professional knowledge and scientific design. Most colleges and universities have majors such as banking management, financial engineering, securities investment, and insurance. These majors have strong practical operational skills and high practical skills requirements. Therefore, these courses can be set according to the professional goals and requirements of cultivating students, in order to improve their hands-on ability and innovative thinking. Third, practical teaching courses must not be divorced from the training objectives of the finance major, and practical teaching courses should include

Social practice or investigation, comprehensive financial simulation training, graduation thesis, professional internship, etc. integrate practical projects and practical content based on the objectives of practical teaching, pay attention to absorbing some new financial business innovation content points in the practical teaching content, and change the practical teaching content at any time based on the update status of hardware and software in the laboratory, in order to develop new teaching content as much as possible, update the teaching syllabus in real time, and achieve the goal of complementing theory and practice, integrating learning, production, research, and training.

3.2 Innovating practical teaching methods and promoting case method

The essence of the case method method is that it can make students "break away" from the teacher's subsidiary thinking. Students can apply typical cases under the careful guidance of the teacher and analyze the cases. The whole process can be discussed collectively or completed independently. During this period, students' ability to solve problems and communicate can be improved. The case method method is widely used in teaching practice. Integrating it into the finance major can enable students of the finance major to solve problems on their own, which is conducive to cultivating students' independent thinking ability, promoting their better digestion of knowledge, and having the ability and thinking to solve problems in the face of practical problems. For example, when encountering the topic of influencing factors of exchange rates, students can start with the causes of fluctuations in the exchange rate of a certain currency, and ask them to collect and display information to find the causes. This way, compared to indoctrination teaching, can achieve better teaching results and deepen students' impression. For example, insurance is a traditional financial professional course. When teaching this course, real insurance cases in real life can be introduced. Through authentic events as teaching cases, students can gradually master the relevant laws and regulations of insurance and how to reasonably use insurance clauses in vivid cases, so that the theoretical knowledge on books can be truly deduced, and students can deepen their understanding and impression of theoretical knowledge; In the course "Commercial Bank Management", you will learn about loan business. In combination with some typical characteristics of loans mentioned in the textbook, university teachers can provide a portion of financial data, allowing students to use financial data to evaluate the credit of borrowing enterprises, thereby further eliciting the countermeasures that banks can implement.

3.3 Optimizing the practical teaching conditions in the school and strengthening the construction of professional laboratories

For financial majors in colleges and universities, financial simulation labs have gradually come into everyone's view, and the teaching results of some financial simulation labs in colleges and universities have initially achieved results. However, in general, the construction of financial laboratories in universities is not perfect, and there are many problems: low construction level, outdated hardware facilities, mismatched software functions, low utilization rate, etc., which are all thorny issues. Therefore, it is necessary to further strengthen the construction of financial simulation laboratories to achieve a high-level coordinated configuration of hardware and software supporting equipment. The software and hardware facilities should meet the basic scientific research requirements of financial professional teaching tasks, and achieve multimedia information resource sharing using networks and computers as carriers. Specifically, financial simulation laboratories can carry out simulation activities of commercial banking business, analyze securities market trading conditions and simulate transactions "in real time", financial statements, conduct futures simulation transactions, and so on. At the same time, financial professional simulation laboratories

should be integrated with big data information, with the support of computer technology and network technology, we can collect and summarize financial intelligence from various countries and regions around the world, real-time and historical data including stock indexes, government bonds, futures, information disclosed by listed companies, exchange rates, interest rates, and other aspects of information. Meanwhile, it is also important to note that most university laboratory students can only use it during recess, and it is difficult for students to practice after class. To cope with this situation, universities can optimize the functions of the laboratory and connect it with the mobile internet. Nowadays, financial information and data analysis can be separated from desktop computers, and China Mobile has launched university teaching products. It can customize the application cloud platform for school management based on efficient needs, transfer the laboratory to students' mobile phones or tablets, and generate a mobile teaching laboratory. Students can log in through a mobile client in their spare time, and the teacher can also remotely control through a computer. Timely interaction between the two parties can also be beneficial to further enhance the effect of classroom presentations.

Conclusion:

In summary, the financial profession currently occupies a place in most colleges and universities, and the popular education of the financial profession has replaced the original elite model. How to stand out in such fierce competition for financial professional education in colleges and universities, achieve significant development, and create their own teaching characteristics is an important issue that major colleges and universities will face next. Nowadays, most financial majors in colleges and universities have these many problems, which require targeted solutions, such as point-to-point, face-to-face, in order to improve the teaching curriculum system, innovate practical teaching methods, optimize practical teaching conditions on campus, as well as promote the construction of practical teaching faculty.

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