

# Research on the cultivation of economic and financial professionals under the background of digitalization

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**Abstract:** With the continuous development of the globalization economy, big data and the popularization of new information technology, our country all walks of life have been increasing the demand for financial talent, and also have higher requirements for the quality of financial talent. In this context, through the analysis of the problems existing in the present economic and financial course teaching and put forward the corresponding reform methods and suggestions, the university economy and finance reasonably respond to the changing trend of social demand, help improve the quality of domestic economy and financial talent.

**Key words:** Economy and finance; Modern information technology; Personnel training; Teaching reform and innovation

Financial information, as one of the factors for enterprise managers to make important decisions, has been widely valued by enterprises. Combined with the continuous progress of modern information, it has become a trend to constantly reform the content and teaching methods of financial courses in colleges and universities according to the demand for financial talents from society and enterprises. In this regard, this paper will analyze the current situation of financial teaching in colleges and universities with the background of modern information technology, and put forward corresponding teaching reform suggestions based on the current situation to help improve the quality of economic and financial teaching, provide better quality and more in line with the modern needs of financial talents for society and enterprises.

## 1. The significance of modern information technology to the teaching reform of economic and financial courses

### 1.1 It is helpful to speed up the reform of teaching mode

The use of information equipment and network teaching platform and other technologies to assist the reform of teaching forms. It is helpful to improve the problem of monotonous and boring learning channels for students. In the current era, with the rapid development of science and technology and the obvious trend of education globalization, students have more and more ways to obtain learning resources, and the output advantages of teacher-led teaching mode are not as significant as before. Combining the learning ability of new college students and the scientific and technological background of The Times, using the mixed teaching mode of online and offline to guide students to use fragmented time to learn knowledge points is a new learning mode and ability that college students need to cultivate in the new era. The new fragmented education model and concept are different from the traditional learning model. The fragmented learning method is to break up the original systematic and complete knowledge system completely and disperse it into fragmented time for key learning, highlight the key points of knowledge in a more direct and clear way, and take the key points as the center of fragmented knowledge and extend it to other related knowledge content. When the fragmented knowledge points accumulate a certain amount, they will be transformed into a knowledge system with students' personal learning characteristics and styles, and then reorganized and connected according to students' personal learning needs, and finally form a result output with students' personal knowledge system characteristics, strong practicability and high proficiency in execution. Under the guidance of such education and teaching, students will be promoted to develop divergent thinking mode, as well as the learning attitude and learning ability with the spirit of research, daring to innovate and break through.

The use of modern information technology to promote the reform of teaching methods. With the continuous popularization and update of online courses in the past three years, online teaching platform has become the development trend of modern education, and the innovation of online education platform has become one of the important means of teaching method reform in China. Although online teaching mode still has shortcomings in theoretical basis and content, it still has certain advantages from the perspective of teaching resource allocation and expansion. It improves the teaching quality, and realizes the purpose of online and offline mixed teaching to a certain extent. At present, various colleges and universities are also trying to establish online teaching platforms that meet their own development. In the future, if teaching resources can be highly shared among colleges and universities, teaching quality and resource allocation will be further improved.

### 1.2 It is conducive to the improvement of teaching effect and quality

Traditional teaching mode mainly focuses on the imparting of theoretical knowledge. In this teaching mode, it is difficult for students to improve their learning interest and innovation of knowledge, which makes the knowledge and practical practice decoupled, and seriously affects the teaching effect and teaching quality. However, with the support of modern information technology, the teaching mode can be diversified and there can be more information exchange between teachers and students in the teaching process. No matter in class or after class, students can use network platform and other technologies to learn and communicate with teachers, so as to realize dynamic teaching mode and improve teaching efficiency and quality.

The use of modern information technology to provide students with a diversified teaching mode, the use of modern information technology to provide students with more diversified practical activities, the use of practice to consolidate and learn theoretical knowledge,

the real combination of financial theory and practice, improve teachers' teaching effect and teaching quality, so that knowledge and practice do not decouple.

The application of modern information technology is conducive to the reform of economics and finance teaching, guides students to deep learning, and provides effective tools to realize the deep connection between teachers and students in learning knowledge and applying knowledge. It can not only help teachers grasp students' learning situation in advance, but also adjust the teaching mode and process in time. It can also help students acquire more knowledge and learning logic through deep learning, improve students' learning efficiency and teachers' teaching quality.

## **2. The problems existing in the economic and financial courses of colleges and universities at present**

### **2.1 The teaching content is outdated and does not match the needs of modern enterprises**

The major of economics and finance has strong practicality in the teaching system of colleges and universities. In the teaching process, the teaching content of the major should be constantly updated according to the social needs, and the actual work content of finance should be adjusted. At present, with the rapid development of digitalization and intelligence, many enterprises also follow the market development and continue to make technological progress. Through advanced information technology, the data collection efficiency is accelerated, repetitive work is reduced, and more rapid information feedback is provided for decision makers. As a result, financial data and original financial templates have changed, and financial practitioners have to adapt to the new changes. Only by combining the market demand in time and updating and adjusting the teaching content, can professional teaching be targeted to improve the corresponding talents for the society. However, at present, the knowledge structure of the major of economics and finance is still relatively traditional, mainly using qualitative knowledge imparting methods. The lack of practical and comprehensive teaching content makes it impossible to deeply analyze the related issues of modern economy and finance. In the future, students in finance-related occupations are faced with difficulties in connecting and resonating with what they have learned, which reduces the quality of training financial talents.

### **2.2 Backward teaching methods**

With the progress of science and technology, the teaching methods with traditional knowledge as the core seem to lag behind. With the popularization of digital economy, mobile Internet and other technologies, the characteristics of open and practical teaching environment should be possessed by economics and finance in colleges and universities. Under such teaching environment, students can also change their learning mode and carry out professional learning at any time. Through information sharing, more related knowledge can be obtained to improve the integration of financial professional knowledge and practice. However, economics and finance teaching in most universities still adopts the traditional "spoon-feeding" teaching method, in which students passively accept knowledge. This traditional teaching method obviously reduces students' independent adaptability and creativity, makes students unable to stimulate their learning potential, restricts their innovation ability, and leads to the decline of students' interest in learning, becoming knowledge listeners rather than users. Therefore, the teaching of economics and finance in colleges and universities should be reformed actively in combination with modern information technology, and the modern information teaching mode should be used to replace the traditional teaching methods, so as to fully stimulate students' interest in learning and tap their creativity.

### **2.3 Backward teaching management**

Not making full use of modern information technology means to improve the level of teaching management is a problem in most colleges and universities in China in economics and finance teaching plan and classroom teaching management. The teaching syllabus and teaching methods are not updated in time, which leads to the decoupling of teachers' teaching content in class and social practice. At the same time, in the teaching quality management and teaching quality supervision, there are also ununified and unreasonable evaluation standards, for example, in the process of student teaching evaluation is too superficial and formalized, which seriously affect the development of teaching reform. Economic and financial teaching management should be combined with modern information technology, actively improve the management technology and management level, teaching evaluation, teaching tools and teaching syllabus design and other aspects of a comprehensive update and innovation, close to the needs of society, the development of reasonable teaching management methods.

## **3. Suggestions on the cultivation of economic and financial professionals**

### **3.1 Construct innovative teaching process**

With the development of modern information technology, it not only changes the methods and approaches of students to learn knowledge, but also changes the teaching process of finance major in colleges and universities. More content of professional knowledge can be combined with information equipment and network teaching platform, and excellent teaching resources can be handed over to students in advance, so as to facilitate students' independent learning. At the same time, because students can learn the corresponding theoretical knowledge in advance through the information equipment and network teaching platform, it can greatly save the classroom teaching time. Teachers do not have to spend a lot of time on the detailed explanation of basic theoretical knowledge, and can invest the saved time in the practice of theoretical knowledge. In addition, the use of a diversified teaching platform can also enable students to effectively consolidate and review after class. Independent learning and deep learning, as the innovation focus of economics and finance learning methods, teachers should have a detailed understanding of students' learning before teaching, acquire students' understanding and application ability of basic

knowledge, and constantly guide students to build knowledge structure in classroom learning to achieve effective knowledge learning.

The teaching method reform based on modern information technology and digitalization can understand students' understanding and cognition of knowledge, so as to provide students with more targeted and personalized teaching services, help students build a complete knowledge framework, guide students' self-understanding ability of knowledge, and better integrate what they have learned into real life. So as to realize the practical innovation of knowledge.

### 3.2 Construction of new teaching methods

The reform of economics and finance teaching methods in colleges and universities should be in line with the needs of financial talents in modern society and meet the training goals of modern financial talents. Therefore, it should start from improving the teaching effect of teachers and improving the learning effect of students. Under the background of global economy, financial talents are required not only to master basic professional knowledge, but also to have the ability to identify and solve current problems with professional knowledge. Therefore, in the reform of teaching methods, we should pay attention to combining the actual needs of the society, combining the goal of talent training, and using the existing information equipment and network teaching platform to achieve the reform of teaching methods. However, the reform of these methods still needs to be carried out on the basis of in-depth understanding of students' learning level and methods, so as to improve the teaching effect more effectively and pertinently.

In the process of reform and innovation construction of teaching methods, we should pay attention to teaching quality and unswervingly follow the basic principle that teaching quality is better than teaching form. The ultimate goal of reform and innovation construction is to improve teaching quality and improve the quality of financial talents in line with social needs. In the process of teaching reform construction, we should pay attention to following the reality. In the actual use of information equipment and network teaching platform for classroom teaching, different classroom teaching methods and practical teaching methods have different characteristics. In the process of carrying out online and offline mixed teaching, we should pay attention to combining the teaching structure and knowledge content of economics and finance, pay attention to distinguishing the nature and teaching content of different courses, and choose corresponding teaching methods, rather than blindly using online and offline mixed teaching methods.

### 3.3 Construction of innovative teaching management

In the process of building innovative teaching management, it should be established that its role is to form a guarantee for improving the quality of teaching, improve the level of teaching service by using new technologies such as information equipment and network teaching platform, increase the provision of related teaching hardware facilities, and provide a good platform for the application of innovative teaching management. For example, the establishment of modern smart classrooms, big data information processing laboratories and so on. Schools can learn from the international teaching software information system, which has been relatively mature, to provide more targeted and practical personalized services for teachers and students.

When constructing and improving the student evaluation system, it is necessary to combine the process with the result. In addition to using exam results as the evaluation standard, it is also necessary to appropriately increase the proportion of process such as daily homework evaluation, classroom activity and general tests, and effectively analyze students' behavior by using information technology, so as to constantly update and adapt to the current student evaluation model and help build innovative teaching management.

The online learning method using new technologies such as information equipment and network teaching platform provides more possibilities for teaching integration. In the teaching process, we should constantly expand the scope of our own teaching resources, form innovative management systems such as the integration of teaching resources and credit sharing by means of big data and shared resources among universities, strengthen exchanges and cooperation between schools and the construction of disciplines, provide students with more high-quality courses through the integration of teaching management, and encourage students to choose their own favorite courses. In order to achieve high quality teaching services.

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