

Research on the training mode of wealth management talents under the background of new business

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Abstract: with the continuous development of social economy, China has gradually entered the era of digital economy, and fundamental changes have taken place in the business model and financial service model, prompting the market demand for wealth management talents to change. To adapt to the development and changes, higher vocational colleges should actively change the traditional talent training mode, take the demand of new business talents as the guidance, focus on the characteristics of students' future employment, scientifically formulate talent training objectives, and cultivate students to meet the needs of social development through effective teaching methods. Based on this, this paper analyzes the talent training mode of wealth management major under the background of new business, in order to provide reference for talent training workers.

Key words: new business; Wealth management major; Talent training mode; Higher Vocational Colleges

Introduction: under the background of the new business, the economic and social development has put forward new requirements for the talent specification of wealth management major, and the talent training mode of wealth management major in higher vocational colleges should also change accordingly. At present, with the support of modern science and technology, the financial industry continues to introduce new concepts such as cloud computing and blockchain, which promotes the transformation and upgrading of the financial industry. In order to better meet the needs of market development, higher vocational colleges should cultivate wealth management service talents in the direction of diversification and innovation, introduce new technologies and new norms of the new era into teaching, and cultivate high-quality wealth management talents with strong professional quality and comprehensive ability and able to apply new technologies through diversified teaching paths, so as to provide more talent assistance for the development of the industry.

1. Under the background of new business, the financial industry puts forward new requirements for talent cultivation in Higher Vocational Colleges

The Ministry of education has proposed that China should comprehensively promote the construction of "new engineering, new medical, new agricultural and new liberal arts". The new business is to reconstruct the traditional business based on the traditional business, introduce modern technology into it, and carry out cross disciplinary integration education for students. The development of Internet technology has changed the traditional business model of the financial industry, and promoted the financial industry to gradually develop into a new financial business. The industrial structure has also changed, and the requirements for relevant talents have been increasing. New business has built a model based on the digital economy, focusing on the application of big data technology, artificial intelligence and other technologies, which has brought great potential for the development of the financial industry. In the context of new business, the financial industry has been effectively integrated with modern science and technology, gradually showing the trend of digital development, such as the change and innovative development of third-party payment methods. Important changes in the financial industry not only affect people's payment methods and consumption methods, but also represent the change of people's consumption thinking. The emergence of new business forms in the financial industry has prompted the economic market to put forward new requirements for relevant employees. The talents needed by the financial industry should not only have solid basic financial skills and knowledge, but also have the application ability of cutting-edge information technologies such as big data and artificial intelligence, so as to meet the development needs of the industry. The financial market has strengthened the demand for interdisciplinary and interdisciplinary compound talents, requiring higher vocational colleges to follow the development of higher vocational colleges, accurately positioning the professional training objectives, curriculum system and teaching objectives, introducing new industry concepts, new trends and new technologies into education and teaching, while students have a solid grasp of basic financial knowledge and wealth management professional theory, Be able to have big data thinking, master data analysis and Internet technology, and effectively meet the demand of new business for digital compound financial talents.

Specifically, the new requirements of the new business school for the cultivation of wealth management professionals are mainly reflected in the following aspects:

First, we need an interdisciplinary and open knowledge system.

In the context of the new business school, students majoring in wealth management not only need to master solid basic theories and systematic professional knowledge, but also need to have various abilities conducive to future work, including ppt production, data analysis technology application, etc. students need to have an open knowledge system and be able to analyze industry development and wealth management needs from a diversified perspective, Be able to apply modern science and technology to analyze the future development trend of the financial industry.

Second, we need to have cross-border integration thinking.

Wealth management students need to have the idea of cross-border integration. In this regard, teachers should realize the effective integration of Finance and other disciplines, promote students' ability to observe and analyze problems from different dimensions, and

effectively improve students' ability to analyze and solve problems.

Third, have good humanistic quality and professional quality.

The new business school emphasizes the humanistic quality and professional quality of talents. Teachers should pay attention to the infiltration of Ideological and political education in the subject setting and curriculum teaching, so as to cultivate students' patriotic feelings and promote students to establish correct values. At the same time, we should pay attention to the adoption of diversified teaching methods to cultivate students' professionalism, professionalism and craftsmanship spirit, so as to lay a good foundation for students' future development.

Fourth, it needs to have the ability of sustainable development.

The application of new technologies and methods in the financial industry has prompted the market to pay more attention to the sustainable development ability of employees. This requires teachers to pay attention to the development of students' learning ability through teaching, so that students can adapt to economic and social development as soon as possible, and enrich their knowledge structure according to development, and become high-quality financial talents with both innovation ability and sustainable development ability.

2. Talent training mode of wealth management under the background of new business

Talent training mode is a standard paradigm for professional teaching activities and Implementation Paths, which mainly includes talent training objectives, curriculum teaching system, curriculum organization form and so on. In the context of the new business, teachers of wealth management major in higher vocational colleges should focus on diversity, actively implement talent training, and build a new talent training mode to meet the requirements of the new business, mainly from the following aspects:

2.1 Clarify the employment requirements of new business and clarify the training objectives of wealth management talents

In the context of the new business, the traditional industries are undergoing digital transformation, the new economic formats are constantly developing, and the requirements of the market for students majoring in wealth management have changed. This change urgently requires schools to face the requirements of new business and new employment, and build talent training programs that meet the needs of market intelligence and digital transformation. First, meet the needs of regional economic development. At present, the financial industry has gradually entered the era of consumption upgrading and sharing economy. Teachers should pay attention to the combination of regional economic development, predict the new demand for talents for industrial development, and introduce new concepts and methods of the financial industry into the professional knowledge system, so as to update the teaching form and provide the basis for the setting of talent training objectives. Secondly, clarify the requirements of talent training. The goal of talent cultivation needs to solve the problems of who to cultivate and what kind of talents to cultivate, which should be fully reflected in the goal of talent cultivation. For whom to train, wealth management students are mainly employed by financial institutions such as securities companies and wealth management companies after graduation, engaged in financial planning, mid-range financial customer service, etc; In view of the problem of cultivating talents' specifications, teachers can set them mainly from the aspects of knowledge, ability, quality requirements and so on, so as to accurately position the talents' goals. Finally, it emphasizes the application-oriented and compound talent training objectives. In the context of new business, teachers should set specific talent training goals, such as focusing on cultivating students' interdisciplinary ability, emphasizing the development of students' innovation and entrepreneurship ability, sustainable development ability, etc.

2.2 Improve the construction of curriculum teaching system and reasonably adjust the proportion of digital courses

Based on the requirements of the new business construction, higher vocational colleges should pay attention to complying with the development needs of the times, reasonably adjust the proportion of courses, and build a new curriculum system that meets the new requirements of the times. Teachers should pay attention to further improve the curriculum system through cooperation with industry enterprises, delete and adjust the original curriculum content, and introduce new industry norms. In this process, industry enterprises and higher vocational colleges can jointly build industrial research base and jointly develop courses. The adjustment of the curriculum system is mainly reflected in the following aspects: first, adjust the proportion of theoretical and practical class hours. Schools should pay attention to appropriately reducing the theoretical curriculum, and the proportion of practical courses should reach more than 50%, while enriching the organizational form of practical teaching. The second is to reflect the relationship between courses. The professional knowledge of wealth management is highly comprehensive. Teachers should fully reflect the logical relationship between courses, build a systematic and complete teaching system, and promote the complete construction of students' knowledge system. Third, it reflects the interdisciplinary. In order to promote the development of students' comprehensive ability, teachers should pay attention to the effective connection between finance and other disciplines, and effectively cultivate students' interdisciplinary thinking and interdisciplinary integration ability. In this regard, teachers should pay attention to adding new business types of the financial industry in the curriculum system, such as big data, financial technology, etc., while increasing interdisciplinary elective courses, so as to promote the development of students' interdisciplinary integration ability.

2.3 Innovating the form of curriculum organization and training students' comprehensive practical ability

In order to better cultivate new business finance talents, teachers should pay attention to the innovation of curriculum organization and improve the teaching quality through diversified means, mainly from the following aspects: first, multi-disciplinary integration teaching. Teachers should integrate all parts of the course to form a multi-disciplinary integrated teaching, so as to expand students' knowledge and deepen students' understanding of the industry; The application of scenario simulation teaching and other methods to build the real situation of financial transactions for students, promote the transformation of students' single theoretical learning into independent participation in practical learning, and improve the learning effect. The second is practical course teaching. The practice of wealth management is strong,

so teachers should pay attention to the reasonable setting of practical teaching activities. In class practice, teachers should innovate the curriculum practice guidance scheme. In the training course, teachers can establish cooperation with senior financial industry personnel to guide students' training operation and promote students to master relevant skills in the training. In this link, teachers can encourage students to participate in the corresponding vocational skills competition, so as to promote students' autonomous learning and develop students' practical skills. Third, carry out school enterprise cooperation. School enterprise cooperation is an important measure to promote the effective connection between supply and demand, and can optimize the way of school education. Under this mode, both schools and enterprises can establish a training mechanism of school enterprise co education, that is, schools and enterprises can work together to build training bases, introduce new technologies and concepts in the industry, and jointly cultivate students' practical ability and employment applicability. In this process, enterprises can provide students' internship feedback information, and urge teachers to adjust teaching according to the feedback, so as to realize the effective connection between teaching and employment.

2.4 Attach importance to the construction of teachers' team and establish a double qualified teachers' team

In order to effectively adapt to the requirements of the new business education, higher vocational colleges should strengthen the construction of teachers' team, and establish a "double qualified" teacher team with high teaching skills and rich practical teaching experience. Schools and enterprises jointly establish teachers' practical base to enable teachers to carry out financial post practice training, learn the latest financial practical skills, and understand the industry's demand for relevant talents, so as to improve teachers' practical teaching ability and update teachers' knowledge structure.

Concluding remarks

To sum up, the proposal of the new business concept provides a new path for the development of the Internet finance industry and an important driving force for the construction of the new business education system. In this context, higher vocational colleges should pay attention to adapting to the development of the times, actively adjusting talent training programs, establishing a training mechanism for compound wealth management professionals, introducing new technologies and norms in the financial industry, reasonably promoting practical teaching activities, developing students' comprehensive ability and professional quality, and laying a good foundation for students' future development, Students will be trained to meet the needs of the development of the times of new business wealth management talents.

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