

Research on the innovation of talent training mode of finance major in Colleges and Universities

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Abstract: finance is the core of modern economy. Whether it is the development of economic and financial globalization or domestic financial innovation and reform, it requires continuous innovation in the training of financial talents. Colleges and universities need to constantly innovate the training of financial talents based on the current training standards of financial talents, so as to provide high-quality and compound talents for the optimization and adjustment of China's financial industry. This paper explores the training of financial professionals in Colleges and universities, analyzes the changes in the demand for talents in the current financial market, and puts forward effective countermeasures for the training of financial professionals in Colleges and universities.

Key words: colleges and universities; Major in finance; Market development; Personnel training

The 14th five year plan for national economic and social development of the people's Republic of China and the outline of long-term goals for 2035 put forward the direction of future financial reform, stressed the protection of financial security, and clearly put forward the direction of financial institutions' support for real enterprises. Since then, with the introduction of the "14th five year plan" for the development of the financial industry, the contents of "green finance", "digital RMB" and "Rural Credit Reform" have become the focus of the financial field, and the financial industry is currently facing a new development situation and development goals. Colleges and universities should closely combine the "14th five year plan" for the development of the financial industry, formulate innovative training programs for financial professionals, and cultivate innovative and versatile talents for the development of the financial industry.

1. New changes in the demand for talents in the financial market

1.1 Small and medium-sized financial institutions continue to release vitality, with diversified talent demand

After years of reform and development, China's financial industry has established a relatively perfect and systematic financial system, with banking, insurance, securities, trust, futures and other financial institutions performing their respective duties. Different types of financial institutions have different demands for talents. Under the background of deepening financial reform in China, innovative small and medium-sized financial institutions are booming, making the financial market more diversified and absorbing financial professionals at all levels. It can be predicted that in the future, the financial market will continue to develop towards diversification, and small and medium-sized financial institutions will continue to release vitality. Therefore, the market demand for talents will also show a diversified trend in the future, and the requirements will reflect differences in the ability structure, talent levels and other aspects.

1.2 New technologies help financial reform, and digital ability has become an important consideration standard for talents

In recent years, the update of technology has promoted the development of the financial field, showing a new trend led by science and technology. New technologies such as big data, blockchain and artificial intelligence provide new momentum for the development of the financial industry and promote the pace of financial reform. This also provides new development opportunities for financial professionals. The market demand for it technical talents related to the financial industry will expand. At the same time, the development of new technologies has also promoted the development of new finance, and spawned a number of new financial institutions, such as big data financial companies and Internet financial companies, which will create many new jobs. Digital ability has become an important indicator of financial professionals. Financial professionals who master digital ability have more advantages in the job market.

1.3 The market demand for compound and innovative talents will further increase

The "14th five year plan" development plan takes "green finance", "digital RMB" and "Rural Credit Reform" as the key directions for the development of the financial industry. These fields have expanded and extended the traditional financial field. Among them, "green finance" is the combination of improving the environment, coping with climate change and finance; "Digital RMB" is the digitization of paper RMB with the help of new technologies; "Rural Credit Reform" is to reform the existing management system and property right system of rural credit cooperatives. It can be seen that based on the overall goal of better financial services for the real economy, the relationship between the financial market and the real economy will be closer in the future, which also puts forward higher requirements for the applicability and comprehensiveness of the training of financial professionals.

2. Innovative development strategy of financial talents training in Colleges and Universities

2.1 Determine the training objectives of innovative and compound talents according to the development characteristics of regional financial industry

Colleges and universities must be based on their own characteristics and combined with the needs of regional economic development to cultivate innovative, applied and compound financial professionals who understand finance, are good at practice, can manage and can communicate. Different regions have different development characteristics, and the development of the financial industry also presents different situations. Colleges and universities should carry out personnel training according to the characteristics of regional financial

industry development, help regional economic development, and effectively enhance the quality of personnel training in Colleges and universities. For example, for regions with developed economy, high per capita GDP and active tertiary industry, the development level of the financial industry in such regions is also relatively high. There are many institutional outlets in the traditional financial industry (such as banking, insurance, securities, etc.), and innovative financial institutions are also developing rapidly. Therefore, colleges and universities in such areas should lay a solid foundation in students' financial knowledge, pay attention to the new development trend of the financial industry, strengthen the introduction of new financial products and financial technologies, and cultivate financial talents with solid skills, advanced vision and innovative thinking; Some regions pay attention to the development of agricultural finance, so local colleges and universities in the region should strengthen the teaching of rural finance, rural credit and other aspects, and pay attention to the prevention and control of financial risks; Some regions are high-tech industrialization development regions. For example, they have development advantages in computer technology, network technology and other aspects, and have good high-tech industry development planning and prospects. Therefore, the talent training strategy of local colleges and universities in this region should be combined with the development advantages of regional high-tech industrialization, Cultivate high-quality innovative professionals who understand both technology and finance. In a word, combining with the development planning and development characteristics of regional finance, cultivating innovative, applied and compound financial professionals to adapt to regional development, and effectively supporting the development of regional financial industry, are the key construction contents of financial specialty in Colleges and universities at present. Colleges and universities serve the development of regional financial industry, and the regional financial industry will also feed local colleges and universities, thus forming a virtuous circle.

2.2 Increase digital finance and green finance courses and improve the construction of curriculum system

With the development of digital finance and green finance, the curriculum system of finance major in Colleges and universities also needs to be updated, adding courses that reflect the current development hotspots of the financial industry. On the one hand, colleges and universities should pay attention to the connection between big data, cloud computing, artificial intelligence, blockchain and the financial industry, and integrate digital finance courses; On the other hand, we should pay attention to the guiding role of the financial industry in the green industry, add courses related to green finance, and guide students to understand the supporting and guiding role of the financial industry in the development of environmental protection, energy conservation, clean energy, green transportation, green building and other fields. Colleges and universities need to build a new financial professional curriculum system around the goal of cultivating regional innovative, applied and compound financial professionals, combined with the current development focus of the financial industry.

The curriculum system should reflect the characteristics of diversification, reflect the diversified ability needs of the financial industry, and help students build a diversified interdisciplinary knowledge structure; At the same time, the curriculum system should be closely linked with the reality of the development of the financial industry, cultivate talents who meet the needs of financial posts, and make the training of financial talents adapt to the regional economic and social development.

2.3 Integrate into industry development trends and strengthen students' financial literacy

In the teaching process of finance major, teachers need to actively integrate industry dynamic information, so that students can understand the development trends of the financial industry, understand financial hot spots, and continue to strengthen financial literacy. For example, at present, China is trying to promote the process of financial internationalization. In the construction of financial internationalization, how to prevent systemic financial risks and maintain market stability are the key issues related to financial development. In class, teachers can guide students to carry out thematic discussions to study the prevention of systemic financial risks. For another example, with the successive outbreak of financial scandals, how to prevent financial operational risks, such as how to prevent the illegal misappropriation of customer funds and how to avoid insider trading in the fund industry, are currently hot issues. Guiding students to understand these hot issues can not only deepen their understanding of financial professional knowledge, but also help improve their professional quality.

Teachers should also actively contact the development policies of the financial industry. For example, in the work of "six stabilities and six guarantees", financial stability is one of the important contents. Teachers should often introduce financial policies to students, help students interpret financial policies, guide students to develop the habit of paying attention to the development of the financial industry, and make them consciously understand the development trends of the financial industry, Understand the direction and policies of China's financial development, so that they can strive to lay a solid foundation in financial theory, develop practical skills, and consciously participate in the construction of the financial industry.

2.4 Deepen the integration of production and education, and open up the "last mile" of talent training

Deepen the integration of production and education, open up the "last mile" of talent training, and let practice work help talent growth. First of all, colleges and universities should strengthen the research on the talent demand of financial institutions, analyze the requirements of financial posts on the ability structure, and adjust the focus of financial professional teaching according to this, so as to provide high-quality talents for the development of regional financial industry, and more accurately match the talent demand of employing units. On the one hand, it can improve the efficiency of talent training in Colleges and universities, on the other hand, it can also help the development of the local financial industry, reduce the cost of financial institutions in employment training, and achieve a win-win situation. Secondly, colleges and universities should strengthen financial research work, research the weak links and new development models in the current development of China's financial industry, and take the initiative to provide intellectual support for the development of the financial industry. On the one hand, it can enhance the popularity of the major in Colleges and universities, on the other hand, scientific research will also

play a role in teaching work and improve the quality of teaching. Moreover, scientific research will help the development of the financial industry. Finally, the development of the financial industry will react on the financial profession and promote the construction of the financial profession. Finally, colleges and universities should strengthen the construction of financial professional practice base, and can build off campus practice base by cooperating with local financial institutions; It can also build a “financial laboratory” to provide students majoring in finance with a simulated working environment of real market scenarios such as stock trading and bank credit, so as to improve the quality of financial practice teaching. In the construction of practice base, colleges and universities should take the initiative to provide reference for students’ future career selection, and also provide opportunities for financial enterprises to inspect and select talents in advance.

2.5 Build a high-quality teaching team and improve the teaching ability of the major

To optimize the training of financial professionals, colleges and universities must build a high-quality faculty. At present, there are some problems in the construction mechanism of teachers’ team in many colleges and universities. For example, the salary incentive mechanism in Colleges and universities is not perfect. Compared with financial institutions, the salary mechanism is not attractive, and even causes the outflow of talents. The salary assessment of financial institutions is mainly based on the importance and skill requirements of the post. The average salary of technical posts or important management posts is often higher. However, the income of college teachers is mainly linked to their professional titles. The evaluation of professional titles takes academic qualifications, the number of papers, works, etc. as hard indicators, and relatively ignores the evaluation of practical skills, which also leads to the rigid salary mechanism in Colleges and universities. Some teachers with outstanding teaching ability and solid practical ability can not get recognition and expected salary. Therefore, the current salary assessment mechanism in Colleges and universities can be reformed to a certain extent. Yes, it should refer to the salary mechanism of financial institutions, highlight the assessment of practical skills, and create a more flexible salary mechanism to attract talents to teach in higher vocational colleges.

For university teachers, academic accomplishment and personality accomplishment are particularly important. Teachers should devote themselves to asking questions, care about social problems, have a sense of responsibility for their country, and pay attention to and participate in the development and construction of China’s financial industry. Only by paying attention to the new changes and characteristics of the financial industry, various new financial products and instruments, and various policies on financial supervision in China, and adding hot economic and financial issues to students in the course, can teachers cultivate financial talents with advanced thinking and solid quality. In short, colleges and universities need to build a financial professional teaching team with reasonable structure, noble teacher ethics, exquisite business and excellent style, which is very important for the effective implementation of the task of financial professional talent training.

Epilogue

China’s financial industry is in the wave of development and reform. The new development situation puts forward new requirements for the training mode of financial professionals in Colleges and universities. Colleges and universities need to seize the opportunity of the times, adjust and update the existing financial talent training, establish the training objectives of innovative, applied and compound talents to adapt to regional development, and improve the curriculum system, Constantly enrich the existing teaching methods and means, deepen the integration of production and education, build a high-level professional teaching team, and cultivate innovative and compound high-quality talents for the development of China’s financial industry.

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