

Research on the reform of College Finance Teaching under the Internet Finance

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Abstract: with the continuous development of information technology, the traditional financial industry shows the trend of information development, which indicates that China has officially ushered in the era of Internet finance. In the face of the impact of the development of information technology and the reshaping demand of the Internet industry, colleges and universities should improve the talent training standards of finance major to meet the high requirements of social development. However, as far as the current actual teaching situation is concerned, the teaching of finance major in most colleges and universities has problems such as single mode and lagging content, which has a negative impact on talent cultivation. Based on this, this paper explores the teaching reform of university finance major under the Internet finance, aiming to promote the major to keep pace with the times and meet the informatization development needs of the financial industry as soon as possible.

Key words: Internet finance; Institutions of higher learning; Major in finance; Teaching reform

Under the impact of Internet technology, both the traditional financial industry and the financial major in Colleges and universities are affected to varying degrees, which needs to be reformed in combination with the development of society. The transformation and innovation of the traditional financial industry has improved the talent demand standard, and highlighted the problems existing in the teaching of finance major in Colleges and universities. In the face of the development of Internet finance, how to reform the teaching of finance has become an important issue that colleges and universities need to solve urgently. Through effective teaching reform, improve the quality of teaching and personnel training, to make up for the gap in the financial talent market, and promote the informatization development of the financial industry. Therefore, the content explored in this paper has very important practical significance for the development of university finance and the progress of China's financial field.

1. The impact of Internet Finance on the teaching of finance major in Colleges and Universities

1.1 Changes in teaching content

The combination of Internet technology and finance has changed the relevant content of traditional finance to a great extent. For example, under the Internet finance, electronic money and digital virtual money have become the mainstream, and have affected the implementation of money supply and demand mechanism and policies; Breaking the traditional financial credit model, Internet technology and big data technology have been popularized and promoted; The enrichment of new financial products is not only reflected in the types, but also in the structure, which has promoted the reform of the main structure of the entire financial market. However, the financial supervision is lagging behind, unable to meet the healthy and stable development of Internet finance, which is also the key direction of the current reform of the Internet finance industry. From these changes, we can see the changes in the teaching content of finance major in Colleges and universities.

1.2 Changes in learning styles

Under the influence of Internet technology, the learning style and life style of contemporary college students have changed, and they tend to be diverse and diversified. This change has had a certain impact on the teaching methods of finance major in Colleges and universities. The organic combination of classroom teaching and Internet technology is an important step in teaching reform and innovation.

1.3 Promote the modernization of Education

Under the background of the information age, the teaching of finance major in Colleges and universities must be combined with information technology, so as to realize the expansion and innovation of talent training. In the actual teaching, micro lecture video, online and offline hybrid mode and Internet financial technology not only bring rich financial knowledge to students, but also realize the innovation of teaching methods, effectively stimulate students' interest in learning, and improve the teaching effect of finance major, which is developing towards the direction of educational modernization as a whole.

2. An analysis of the current situation of Finance Teaching in Colleges and Universities

2.1 Teaching content to be updated

At this stage, the teaching of finance major in most colleges and universities is still guided by textbooks, including a large number of traditional financial concepts, properties and other contents, which is far from the development of the financial industry under the background of the Internet. In addition, due to the long cycle of some updated contents, it will take some time from the compilation of textbooks to the final release, during which the emergence of new contents and new technologies cannot be avoided. In this way, the teaching content is still unable to include cutting-edge content, leading to the disconnection between teaching and the development of the financial field, and reducing the quality of talent training.

2.2 Teaching mode needs to be innovated

Nowadays, information technology has been widely used in teaching, gradually replacing the traditional teaching mode. However, there

are still some colleges and universities that have not realized the normalization of information technology, and there are problems such as the lag of information construction and the unsatisfactory application effect of information technology. Although most teachers break away from the traditional blackboard teaching, they only use ppt courseware in the classroom, which contains simple and solidified knowledge points, lacks richness and novelty, and is difficult to stimulate students' interest in learning. Affected by this, the teaching mode of finance specialty also tends to be simplified gradually, and it is not conducive to the integration of new knowledge.

2.3 Curriculum needs to be improved

The derailment between the teaching of finance major in Colleges and universities and the actual situation can reflect many problems, including the unreasonable setting of professional courses. Combined with the actual teaching, the author found that the curriculum of finance major was not consistent with the development of basic vocational requirements, and the teaching plan was also unreasonable. For example, some colleges and universities do not choose textbooks according to their own actual needs. Some use textbooks for undergraduate finance majors, while others use textbooks from other application-oriented colleges and universities. The contents taught are not in line with the purpose of running a school. In addition, the courses in some colleges and universities highlight the theoretical content too much, ignore the practical training, and do not form a reasonable "theory + practice" talent training mode, which also leads to the disconnection between teaching and actual needs.

2.4 Teachers need to be improved

Teachers of finance major in Colleges and universities have been working on campus for a long time, but they are not rich in practical work experience and do not have a deep understanding of financial enterprises. In this case, teachers can not improve their practical skills, and it is more difficult to cultivate students' practical ability, which can not meet the needs of the development of Internet finance. In order to improve the situation of the teaching staff, some colleges and universities pay too much attention to academic qualifications while ignoring the level of professional skills, which affects the overall strength of the teaching staff to a certain extent. In terms of teacher team construction, some colleges and universities have not provided corresponding learning and promotion opportunities, resulting in the existing knowledge and skills of teachers unable to meet the development needs of the Internet finance major.

3. The reform strategy of College Finance Teaching under the Internet Finance

Under the background of Internet finance, colleges and universities need to reposition the talent training objectives in combination with the diversified development needs of the financial field, so as to build students into high-quality and strong ability financial talents. Colleges and universities can start from the deficiencies in teaching, get rid of the shackles of the traditional financial teaching mode, and explore effective teaching reform strategies according to the development needs of Internet finance.

3.1 Update the teaching content in time and introduce the knowledge of Internet Finance

The content of the original financial professional textbook is obviously disconnected from the Internet finance. It needs to be updated in time to enhance students' employment strength and meet the development of Internet finance. Therefore, colleges and universities should adjust the knowledge structure in teaching materials and introduce more knowledge of Internet Finance in combination with the relevant contents of Internet finance. In the process of updating, we should pay attention to the gradual progress of knowledge and avoid copying foreign teaching materials. Instead, we should closely combine the domestic development situation and take the cultivation of compound financial talents as the goal, gradually introduce the knowledge of Internet finance into the classroom, do a good job in the organic combination of theory and practice, update the financial knowledge as a whole, and realize the synchronization with the actual development, Meet the information development needs of the financial industry. In addition, colleges and universities can also combine the development of Internet finance, add some necessary information technology courses, such as elective courses in information technology security and prevention, and enhance the security awareness and prevention awareness of financial students, so as to improve the security of Internet Finance and help the development of financial supervision in the new era.

3.2 Introduce information-based learning method and integrate it into internet teaching mode

The traditional teaching mode has exposed many problems, and it is difficult to meet the talent demand of the Internet finance major. In this regard, colleges and universities need to change the concept of talent training in time, effectively assume the responsibility of talent supply, actively innovate the teaching mode, highlight the dominant position of students, liberate students from the passive learning mode, and enable them to actively acquire professional knowledge. For example, teachers can use group learning method to provide students with project-based learning tasks, and learn to analyze financial problems and use financial knowledge through discussion and learning between groups. When setting up learning projects, teachers can combine the real financial work content and require students to use various ways to broaden their knowledge and master rich financial knowledge through learning. In group learning, teachers and students and students can communicate through the information platform to break the restrictions of time and space and comprehensively improve the efficiency of group learning. For another example, teachers can explain the usage of some financial apps and the principles of some design schemes, so that students can understand the safe operation mode of the financial industry in the field of information technology. In short, in the information 2.0 era, the teaching under the Internet finance mode needs to be connected with the network stack, and some teaching links should be transferred to mobile terminals to exercise students' awareness and ability of autonomous learning.

3.3 improve the professional curriculum system based on Internet Finance

In the process of social development and change, the teaching content of finance major in Colleges and universities should appropriately add new financial knowledge and skills to meet the needs of the market economy. At the same time, it should also comply with the changes

of China's foreign policy and international status, introduce some foreign financial theories and experience, and actively improve the curriculum system of finance major. By improving the curriculum system and removing repetitive and lagging content, we can narrow the gap between the financial field and developed countries. On the basis of traditional financial marketing and counter business service capabilities, according to the specific requirements of the development of Internet finance, the teaching content of information technology is added, such as the content of big data research, risk management and control, etc. Closely combine with the development needs of the current financial industry, optimize and adjust the financial professional curriculum system. For example, according to the development needs of different situations, we should reasonably integrate courses such as online finance, real estate market and increasing capital market. In addition, colleges and universities also need to pay attention to strengthening the network core courses and quality courses, and integrate cutting-edge financial knowledge into these main courses. At the same time, we should ensure the openness of teaching content, encourage students to continue to explore on the basis of classroom teaching, maintain their subjective initiative in learning, explore the development and progress of the financial field, and help students adapt to the development needs of Internet finance.

3.4 Based on the needs of teaching reform, committed to improving teachers' quality

In the context of Internet finance, colleges and universities need to strengthen the construction of teaching staff, improve the comprehensive quality of Finance teachers, and take this as the key work content of colleges and universities. From the two aspects of teaching ability and teaching and research ability, we will carry out comprehensive training for finance teachers to meet the teaching needs of the era of Internet finance. While training the existing teaching staff, colleges and universities should also take the initiative to introduce financial professional education talents with high literacy and high skills, inject new vitality into the financial professional teaching staff, and stimulate the learning enthusiasm of all teachers. At the same time, we will use attractive welfare benefits to retain existing excellent teachers. In addition, from the perspective of the development needs of Internet finance, China's colleges and universities need to provide better welfare benefits for finance teachers, such as building a lifelong education mechanism, allowing teachers to devote themselves to the research in the financial field, encouraging them to carry out innovative research, and promoting the development of China's Internet Finance with valuable scientific research achievements. For another example, colleges and universities can regularly select excellent financial teachers to complete further study in well-known financial colleges and universities at home and abroad and in the financial industry. They can also invite professors and scholars from well-known colleges and universities to provide guidance for their teachers, strengthen academic exchanges between schools, and work together to improve the comprehensive ability of financial teachers. In short, under the background of Internet finance, the teaching reform of finance major in Colleges and universities cannot be separated from professional teachers. Colleges and universities need to provide more favorable learning opportunities for teachers based on the needs of the teaching reform of the major.

Epilogue

In a word, Internet finance has become the mainstream mode of economic development at this stage. The teaching reform of finance major based on Internet Finance in Colleges and universities is to meet the needs of the development and changes in the financial field and the demand for high-quality professionals in the financial field. Facing the problems and deficiencies in teaching, colleges and universities need to cooperate with finance teachers to promote teaching reform and innovation and provide more excellent and high-quality talents for the development of Internet finance from the perspectives of introducing Internet finance knowledge, integrating internet teaching mode, improving the professional curriculum system and improving teachers' quality.

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