

Research on the Cultivation of Innovative Talents for Professional Undergraduate Finance Majors from the Perspective of Digital Economy

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Abstract: Along with the arrival of the digital economy, the country's financial industry ushered in the development of the "golden period," under this background financial services, technology and others continue to optimize and perfect. To meet the needs of social development, the relevant positions need a large number of high-quality, skilled financial professionals, but the current personnel training model has been unable to achieve the established goals. Therefore, in the context of the new era, vocational colleges need to deeply analyze the new requirements of the digital economy on the ability of professional talents, then discuss the restrictive factors existing in the current training of professional talents, and put forward effective reform measures to improve the quality of talent training and effectively deepen the reform of professional teaching.

Keywords: Digital economy; Vocational undergraduate; Finance major; Innovative talent training; Research

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1. Introduction

With the continuous progress and development of society, the economic field has also shown a new trend of development. The continuous iteration and update of financial technology not only promotes the deepening of financial services but also promotes the endless emergence of various financial products, injecting new vitality into the financial market. This new development trend in the financial market has also put forward new challenges to the demand for financial talent, and then put forward new requirements for the talent training of finance majors in colleges and universities. In the face of the further development of the financial industry, colleges, and universities must adapt to the development of the era, constantly improve the professional ability of financial students, and build a talent training system that meets the needs of the development of the modern financial industry.

2. Restrictive factors in training professional undergraduate financial professionals

Although many college and finance teachers actively devote themselves to the practice of digital transformation and have achieved certain educational results, there are still some problems in the actual development process ^[1]:

- (1) The curriculum arrangement is unreasonable. An important goal of higher education is to cultivate skilled talents with practical ability and innovative spirit ^[2]. However, in practice, many schools pay too much attention to theoretical teaching and neglect the importance of practical teaching. As a result, students' practical ability cannot be effectively improved, and it is difficult to adapt to the actual needs of the hotel industry.
- (2) The teaching content is out of step with social development. With the rapid development of society, the demand for talent in the hotel industry is constantly changing. However, the teaching content of some universities fails to keep up with these changes, which makes it difficult for students to adapt to the job requirements after graduation ^[3]. In addition, the lack of teachers' education ability is an important factor restricting the development of finance majors in colleges and universities in digital transformation. In digital transformation, teachers need to have a higher level of education and innovation ability and use new teaching concepts and methods to carry out teaching activities. However, in reality, many teachers are still stuck in the traditional teaching methods, lacking innovation awareness and practical ability ^[4].
- (3) The single evaluation of teachers' teaching is also an important factor affecting the development of teaching reform. Teaching evaluation is an important means for teachers to adjust the teaching plan and improve the teaching quality. However, the teacher evaluation system of finance majors in many universities is not perfect. It pays too much attention to students' final grades but neglects the evaluation and feedback of students' learning process. This single evaluation method not only fails to fully reflect students' learning situation and ability level but also fails to provide teachers with effective teaching feedback and improvement suggestions ^[5].

3. Training strategies of innovative talents for professional undergraduate finance majors from the perspective of the digital economy

3.1. Strengthen teachers around the digital economy

In the context of the digital economy, the financial economy is developing rapidly, and the related industrial structure is also continuously optimized and innovated. In this context, to effectively improve the quality of talent training, schools need to focus on the improvement of teachers' teaching ability in the development of the digital economy and build a dual-teacher teaching team, to lay a good foundation for the smooth implementation of subsequent talent training activities ^[6]. To achieve this goal, colleges and universities should actively seek linkage with relevant government departments and carry out in-depth cooperation with commercial banks, securities companies and other financial institutions. Such cooperation can not only promote the sharing and complementarity of resources but also provide more practical opportunities and platforms for talent training.

On the one hand, colleges and universities can provide their partners with places for government publicity and enterprise training, which can not only enhance the popularity and social influence of colleges and universities but also provide convenient training services for partners. At the same time, such cooperation can also smooth the communication channels between the employers and the personnel training parties, making the personnel training more in line with the actual needs of society. Through in-depth cooperation with enterprises

and other institutions, colleges and universities can further broaden the training paths of dual-qualified teachers, so that they can better adapt to the changes and development of society. On the other hand, colleges and universities can invite relevant experts from the government and enterprises to participate in all aspects of talent training. These experts have rich practical experience and profound industry background, and their participation can provide valuable opinions and suggestions for the quality of personnel training^[7]. Through exchanges and cooperation with these experts, teachers can understand the cutting-edge trends and market demands of the industry, to better guide students in their study and practice. Not only that, colleges and universities can also select teachers to go deep into enterprises for study and practice regularly.

By participating in the actual work of enterprises, teachers can have a comprehensive understanding of the operation mechanism and production process of enterprises, to enhance their industry vision and experience. This kind of practical experience can not only enhance teachers' practical teaching ability, but also provide more abundant materials and cases for their academic research, and promote the professional and comprehensive development of school teachers in this way^[8].

3.2. Strengthen top-level design and build an intelligent virtual simulation platform

Under the digital background, building an intelligent virtual simulation platform is a key measure to improve the quality of talent training and promote the comprehensive development of talent^[9]. The new platform can set personalized and flexible practical tasks for different course chapters. This way of task setting can help students better understand and master the basic theories of finance. At the same time, through the increase of embedded practice links, students can deeply understand the development trend and characteristics of the industry and accurately grasp the new development of the industry in the process of completing the task. In this way, students learn in practice, not only improving the learning effect of theoretical knowledge but also cultivating the ability to solve practical problems. In addition, the new platform can encourage students to improve their professional ability. On the virtual practice platform, students can freely explore, try and innovate, and this independent learning mode can greatly enhance their learning enthusiasm. At the same time, through the practical process of problem-solving, students can also understand and apply the knowledge more deeply, and improve their application ability. It is worth noting that when schools and teachers build virtual simulation platforms, they also need to pay attention to the design of practical tasks to face the actual and future development trends of the industry. Therefore, teachers should pay close attention to the latest developments in the financial industry, understand the development trend of new technologies and new models, and integrate these elements into practical tasks^[10]. In this way, students can feel the latest development of the industry in the process of completing practical tasks, and cultivate their forward-looking thinking and innovative spirit. By introducing advanced technologies such as virtual reality and augmented reality, teachers can create a more realistic and vivid practice environment for students, so that they can have a deeper understanding of the operation mechanism and business process of the financial industry in practice.

3.3. Strengthen the integration of industry and education, and set up a collaborative education mechanism

School-enterprise cooperation and industrial integration not only help to improve students' practical ability and professional quality but are also an important force in promoting industry development and social progress. Especially in the current booming digital economy, the importance of the integration of industry and education for the development of the industry and personnel training has become increasingly prominent^[11]. Therefore,

deepening the integration of industry and education and strengthening the exchanges and cooperation between universities and financial enterprises are of vital significance for cultivating qualified talents that meet the needs of the industry.

In the process of talent training, colleges and universities, as the providers of talent training, bear the important mission of conveying high-quality talents to society^[12]. In the financial industry as the demand side, the demand standards and requirements for talent are also constantly improving. The cooperation between universities and financial enterprises is particularly important. By strengthening exchanges and cooperation, the two sides can have a deeper understanding of each other's needs and expectations, to work out talent training programs that are more in line with actual needs. In addition, school-enterprise cooperation can also provide students with more practical opportunities and platforms, so that they can continuously improve their ability and quality in actual operation. In the process of understanding the mechanism of school-enterprise cooperative education, universities should pay attention to communication and cooperation with front-line financial enterprises and financial institutions. Through the establishment of the joint training mechanism, the two sides can jointly formulate talent training objectives, curriculum settings and teaching methods, etc., to ensure that the talents cultivated can truly meet the needs and standards of the industry. At the same time, universities can also invite experts from financial companies to serve as visiting professors or hold special lectures to provide students with more cutting-edge and practical knowledge and skills.

In addition, universities should also focus on broadening the practical fields and ways of cooperation for talent training. For example, they can cooperate with enterprises to carry out internship and training projects, jointly build laboratories or research centers, etc., so that students can have a deep understanding of industry operations and business processes in practice. At the same time, colleges and universities can work with enterprises to carry out scientific research cooperation and technological innovation, promote the deep integration of industry, university and research, and inject new vitality and impetus into the development of the industry.

3.4. Reflect the guidance of the digital economy and innovate teaching models

Under the background of digitalization, financial teachers also need to innovate their teaching models and carry out teaching activities relying on the Internet and big data technology. In teaching, teachers can establish a practice teaching space centered on problem-solving. To achieve this goal, teachers can make full use of Internet resources, MOOCs and other teaching platforms to provide students with rich practical teaching materials and cases. At the same time, teachers can also adopt diversified teaching methods such as small class style and brainstorming style, encourage students to carry out mutual self-study mode, deeply explore professional knowledge in the financial field, and improve their comprehensive problem-solving ability. Take the course of financial services marketing as an example, teachers can design marketing scenarios for different products, and guide students to use big data analysis technology to make accurate portraits of customers, to achieve accurate marketing^[13]. In this way, students can not only better understand the theoretical knowledge of marketing, but also master the relevant skills and methods in practical operation. In the financial risk management course, teachers can design SME credit scenarios and guide students to use machine learning technology to evaluate customers' risks.

3.5. Continuously optimize professional teaching evaluation under the digital economy

In the context of the digital wave sweeping the world, finance teachers should not only impart knowledge, but

also adapt to the development of the era, constantly improve teaching evaluation methods, and evaluate students from multiple angles and at a deep level. For example, both schools and enterprises can act as the main body of evaluation to conduct comprehensive and detailed evaluations of students. The teacher team will score students according to the application of theoretical knowledge, practical stage results and completion of practical training tasks, which account for 40 percent of the total evaluation score. This evaluation process not only pays attention to students' learning results but also pays more attention to students' thinking ability and problem-solving abilities shown in practical operations. At the same time, enterprise experts will also participate in the evaluation and give objective and fair grades based on students' performance during the internship, task completion, knowledge preparation and professional quality, which also accounts for 40% of the total score.

In addition, the evaluation of exam results is also an indispensable part. Through the effective connection of the production standards of enterprises, both schools and enterprises come to the door to evaluate the student's learning situation and knowledge grasp the truth^[14]. It is worth mentioning that under the background of digital transformation, teaching evaluation methods are increasingly diversified and intelligent. For example, using big data and artificial intelligence technology, data such as students' learning trajectories and learning behavior can be deeply mined and analyzed, to assess students' learning situations and ability levels more accurately. At the same time, with the help of online teaching platforms and interactive tools, teachers can also make real-time evaluation and feedback more convenient, improving the efficiency and accuracy of teaching evaluation. With the help of digital technological means, the efficiency and accuracy of teaching evaluation can be further improved and the digital transformation and upgrading of the education industry can be promoted^[15].

4. Epilogue

At present, with the rapid development of China's digital economy, the society needs a large number of financial professionals. Colleges and universities are important places to train professional talents. Under the background of digital transformation, colleges and universities need to explore effective paths of education reform. By analyzing the abilities required by professional students in the new era, they can sort out the existing problems in the current training of professional talents, and then start from the aspects of improving teachers' educational ability, innovating teaching mode, and carrying out effective practical teaching activities. Further strengthen the top-level design, cultivate more talents with high quality and strong skills, and effectively deepen the reform of professional teaching.

Disclosure statement

The author declares no conflict of interest.

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