

Practical Exploration of Cultivation of Innovation and Entrepreneurial Qualities of Application-oriented Finance Talents

Zhao Yanni
Yunnan University Dianchi College
Kunming, China
324040828@qq.com

Abstract—In the 21st century, innovation and entrepreneurship have become key words in a new era under the environment of rapid global economic integration and rapid development of information technology. The innovation and entrepreneurship education of college students has received more and more attention from the society. This is not only the requirement of the times, but also the charm of innovation and entrepreneurship education itself. The development of innovation and entrepreneurship education is closely linked with higher education. Professional education is the foundation. Entrepreneurship education is practice and application. The two cannot substitute each other and should support and promote each other. Entrepreneurial ability is a kind of social, practical and comprehensive creativity. This article combines the status of entrepreneurial abilities of applied finance students, and the problems encountered in the process of entrepreneurship, to find out the reasons that currently affect college students' entrepreneurial ability, and to find ways to enhance the entrepreneurial ability of financial students to achieve self-improvement of college students.

Keywords—entrepreneurial ability, current situation, finance, countermeasures

I. INTRODUCTION

Innovation and entrepreneurship is a social, practical and comprehensive creativity. It is based on people's intelligence activities, closely integrated with the person's individual psychological tendencies and characteristics, and is a kind of mental activity with strong comprehension and creativity. It also forms and plays a role under the constraints and influence of individuals. Expressed as a complex and coordinated entrepreneurial practice. As China actively promotes supply-side structural reforms, optimizes the development environment, and encourages students to start a business, it can solve the problem of survival and development of college students and provide a large number of jobs for the society. The cultivation of innovative ability of applied finance students is an important issue that the financial education community is trying to explore. This paper studies the innovative abilities of applied finance professionals, including innovation awareness, learning accumulation, market awareness, innovative thinking ability, learning ability, and coordination ability. To solve the general problems existing in the innovation ability training system for applied financial students, we should implement innovations in education concepts, financial and experimental training platforms, deepening cooperation between schools and enterprises, innovation in quality development activities, and reinforcement of teachers. It is hoped that through research, it will help to further alleviate the shortage of innovation and entrepreneurship talents in the field of social application-oriented finance, and help the rapid development of the economy by leveraging the talents' ability to innovate and innovate.

II. THE PRESENT SITUATION OF TALENT CULTIVATION IN INNOVATIVE AND ENTREPRENEURIAL EDUCATION IN APPLIED FINANCE

A. Lack of Enough Attention.

First of all, colleges and universities in the training of talent only pay attention to the promotion of professional skills but ignore the cultivation of innovative entrepreneurial thinking and awareness. At the same time, the goal of personnel training in colleges and universities is unclear, and theoretical studies are focused on ignoring actual operations. Secondly, colleges and universities have specific and specific standards for the assessment of professional theoretical knowledge, but the assessment of capabilities is rather abstract and lacks scientific methods and methods. Objective and accurate assessment of students' own abilities. The senior leaders of colleges and universities pay insufficient attention to the cultivation of innovation and entrepreneurship talents, resulting in an embarrassing situation in which innovation and entrepreneurship education has been in the secondary disciplines of colleges and universities.

B. The teaching mode is single.

Although China has a large number of high-quality talents, the talent cultivation in China faces structural imbalances. Especially in recent years, the convergence of talent cultivation models in China's universities and colleges has a single teaching model. As a result, students lose their personalities and interest in learning when they receive higher education. Students' learning enthusiasm is severely frustrated. With the reform of higher education, in order to stimulate students' interest in learning, some colleges have set up some elective courses for students to choose freely. Due to the number of students required during class selection, some students did not choose the course they liked, and some elective courses were cancelled because of too few electives. The students were re-arranged in other elective courses, which severely killed students' interest in learning. And the desire to study independently.

C. Lack of specific practice in innovation and entrepreneurship.

The lack of innovation and entrepreneurship practices is also one of the important reasons for the weak entrepreneurial ability of college students. The students who pay the most attention during their stay in school are, of course, the professional systemic knowledge they have studied. There are no specific operating experiences for various types of practical activities related to entrepreneurship. Although the university's associations often invite well-known industrialists to lecture, open entrepreneurship education courses, and hold some entrepreneurial competitions, but for college students who have absolutely no experience in entrepreneurial practice, not only have limited opportunities, but they are not enough to penetrate the people's heart. The practical experience learned still remains superficial. And as soon as it reaches the specific operational level, the relevant entrepreneurial knowledge that students reserve during college is also limited.

D. lack of comprehensive innovation and entrepreneurship

Innovation and entrepreneurship are the embodiment of comprehensive capabilities and qualities in the entrepreneurial process. This is a systemic whole and does not simply refer to certain skills. In the new era, as a college student of compound talents, in the process of start-up business practice, they will inevitably show that entrepreneurship needs various capabilities. In particular, the concept of entrepreneurship of university students may deviate from the original goal.

III. THE CULTIVATION OF STUDENTS' INNOVATIVE AND ENTREPRENEURIAL ABILITY IN APPLIED FINANCE

A. Cultivation of innovation and entrepreneurship

Innovation and entrepreneurship are motivations, intentions, aspirations, and assumptions that create unprecedented things or ideas. The sense of innovation and entrepreneurship belongs to the category of non-intellectual qualities. It is an active form of personality for students majoring in finance. It is also a starting point and an intrinsic driving force for stimulating innovative thinking and creativity as a prerequisite and an innovative behavior. The key to cultivating students' innovation awareness in finance is not the shaping and tempering of ideological education, but the stimulation and release. Therefore, it provides a platform for group participation, attracting quality development activities such as innovation and entrepreneurship forums, innovation lectures, and innovation and entrepreneurship competitions. Students participate in and create a good atmosphere of innovation that can unleash the students' interest in innovation.

B. Knowledge accumulation

Knowledge accumulation is an important component of the innovative ability of financial students. With a good foundation for knowledge accumulation, we can accurately grasp the financial situation, discover new financial problems and new needs, and then drive innovative thinking and actions to achieve innovative results. Knowledge accumulation is not achieved successfully in theoretical classroom teaching. It still needs to be combined with practice to solidify theoretical knowledge, strengthen practice cognition and analyze operational capabilities. Therefore, it is necessary to cultivate a support platform through innovation capabilities to allow students to receive the latest information on financial and economic development, conduct in-depth research and study in the field of practice, observe and practice, and strengthen knowledge accumulation, so as to lay a solid foundation for innovative behavior and its effects.

C. The cultivation of innovative thinking

Innovative thinking, or creative thinking, is a style of thinking and orientation. It usually manifests itself as an imaginative, daring to try and strives to find new ways to solve problems. Individual differences in students, through flexible ways to provide students with independent thinking opportunities, encouragement Students develop innovative thinking skills so that they can be improved in their application. At the same time, innovation ability training should provide strong teacher guidance and evaluation, guide students to think and analyze, and formulate multiple solutions to financial problems. For the training of innovation abilities for students majoring in finance, they should fully respect the individual differences of students, provide students with independent thinking opportunities through flexible and diverse methods, and encourage students to develop innovative thinking skills so that they can be improved in their application. At the same time, innovation ability training should provide strong teacher guidance and evaluation, guide students to think and analyze, and formulate multiple solutions to financial problems.

D. Coordination ability

Coordination ability, also known as organizational coordination, refers to the ability to control, motivate, and coordinate the process of group activities so that they can be integrated with each other to achieve organizational goals. In the process of coordinating competence, it is necessary to accumulate rich experience and knowledge to improve communication and communication skills. Through the activities of innovation and entrepreneurship training, students of finance majors can develop observational skills and accumulate relevant experience and knowledge in the process of group participation. Individuals' external communication or team's internal collaboration can effectively enhance coordination.

IV. COUNTERMEASURES FOR INNOVATIVE ENTREPRENEURIAL ABILITY OF APPLIED FINANCE STUDENTS

A. Build a reasonable knowledge structure

A reasonable knowledge structure of innovation and entrepreneurship not only includes the necessary professional knowledge and management knowledge, but also includes comprehensive knowledge, such as relevant policies, laws and regulations, humanities and social sciences. Practice has proved that only if students build a comprehensive and reasonable

knowledge structure during their school days can they actively participate in the practice of innovation and entrepreneurship after joining the society. The systematic innovation and entrepreneurship knowledge structure can be completed by constructing the "three platforms" teaching model, namely relying on classroom teaching, various types of scientific and technological innovation activities and off-campus practice three platforms. The classroom teaching centered on subject professional knowledge is the main channel for the cultivation of college students' entrepreneurial ability, and the club activities based on extracurricular science and technology innovation are the indispensable practical process for the accumulation of entrepreneurial experience for university students. The off-campus practice and cooperation between production, education and research are the centerpieces. Broaden University Students' Vision and Improve the Advanced Stage of College Students' Knowledge Structure.

B. Improve the incentive mechanism for innovation and entrepreneurship

Schools and colleges and universities can set up "students' innovation and entrepreneurship incentive fund" to encourage and inspire the dream of entrepreneurship. Create an education atmosphere for innovation and entrepreneurship on campus, provide financial support for innovative venture projects with future development prospects, and use the favorable conditions of the school to provide the necessary financing for entrepreneurship and relevant convenience measures for undergraduate students majoring in finance. Teachers who are actively involved in the guidance of finance majors must also give corresponding spiritual and material rewards. Only by establishing and improving the preferential policies and incentive mechanisms for innovation and entrepreneurship in finance will it be possible to attract more professional college students and teachers to participate in it, and this will enable more and more college students to become talents on campus.

C. Explore the team's learning model

In the process of participating in disciplines and undertaking projects, students can first form teams. Members of the team will seek answers everywhere to resolve various issues that arise in practice. Everyone gathers because of their common interests and hobbies, and then deepens their common interests and hobbies, and their ability to learn independently improves. The team regularly held regular exchange meetings according to the rules. The teachers and students discussed and the students willing to innovate and start a business can use the exchange to propose new ideas, new ideas and new ideas to solve the problem. Through team learning, members of the team can also learn to correctly handle the relationship with different members of the team and learn to find their own place in the team. The team can also organize early graduate alumni to return to campus to respond to social needs and impart experience.

D. Optimize the innovation and venture capital system

The biggest obstacle for college students in the process of innovation and entrepreneurship is the lack of support for venture capital. In order to alleviate the pressure of innovation and entrepreneurship funding for college students, it is far from enough to rely on local colleges and universities to establish certain innovation and venture capital funds. Therefore, the government must continuously improve the environment for undergraduate innovation and entrepreneurship financing and encourage the caring and successful people in society to jointly establish Capital-scale "Undergraduate Innovation and Venture Capital Fund"; Increased innovation and entrepreneurship for college students to implement innovation and entrepreneurship subsidies, provide small loan guarantees, implement tax and fee reductions and other policies, so that the entire community and college students as a whole understand the government's innovation and entrepreneurship financing for college students. The support of the parties should scientifically expand the selection of innovative financing methods for college students.

V. CONCLUSION

The necessary hardware facilities for teaching and learning of applied finance, strengthening the development and construction of financial laboratory systems, supporting the construction of financial information rooms, and maintaining the smooth running of financial professional teaching. Improve the network teaching environment, use the online teaching platform, and build an open financial electronic classroom. From the school level, it has standardized and supported innovative talent training in various aspects and supported human, material and financial resources. We will continue to revise innovative talent training programs, formulate management methods concerning the cultivation of innovative talents for applied finance, and establish a financial innovation talent training performance assessment mechanism. We will strive to obtain financial support from the higher authorities and the financial departments, and raise funds through multiple channels to provide guarantees for the creation of innovative talents. A special fund will be set up to reward, subsidize, and allocate funds for the results of innovative talent cultivation as starting funds for supporting outstanding innovative talents. Enhance the influence of teachers and financial disciplines, and gradually realize the goal of cultivating talents for innovation and entrepreneurship in finance.

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