

Thoughts on Cultivating Innovative Talents in Finance and Economics Majors in Colleges and Universities

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Keywords: Cultivating innovative talent, Finance and economics majors, Colleges and universities

Abstract: From the new requirements of economic globalization to the training of financial and innovative talents, and the need for advanced financial and economic talents in the era of the knowledge economy, it is pointed out that in order to cultivate and bring up financial and economic innovative talents in the 21st century, innovative education concepts must be used to reform education methods, educational contents, and educational methods to solve the main problems of current higher education in finance and economics; starting from enhancing the adaptability to economic and social development, putting forward the basic ideas of strengthening innovative education and cultivating innovative talents in finance and economics.

1. Introduction

The 21st century is a century in which human beings rely more on knowledge innovation and sustainable development. Knowledge innovation and its creative application will become an inexhaustible motive force for the progress of human society, and the basis for the survival and development and competitiveness of nations and nations. The main body of knowledge innovation is talents with innovative spirit and ability, including a large number of financial and innovative talents that are essential for economic and social development. As an important base for cultivating such talents, under the background of accelerating economic globalization, how to carry out theoretical discussions on the implementation of a broad subject of innovative talent education, and how to recognize the current aspects of higher financial education. Many shortcomings, targeted reform and practice, accelerating the cultivation of innovative talents with a vision of economic competition, an understanding of universal business rules and tending to unified management regulations, and being able to base themselves on China's reality and grasp the laws and trends of economic operation. It has become a realistic and urgent subject before us. Economic and social development has higher requirements for talent training. Talent training must meet the requirements of economic and social development.

Affected by the global financial crisis and economic recession, the problem of difficult employment for college students has gradually become the focus of attention of the whole society. According to statistics from the Ministry of Human Resources and Social Security, there were 6.1 million fresh graduates in colleges and universities in China in 2009. In addition to those who have not been employed over the years, more than 7 million graduates need employment. In this context, from the central government to the Ministry of Education, the Ministry of Labor and Social Security, and to the provincial and municipal governments and education departments have successively introduced a series of policies and measures to encourage college students to find employment through multiple channels. Colleges and universities, as the education and training grounds for college students, have an unshakable responsibility for the cultivation of college students' employability. Innovative ability and innovative consciousness are an important part of college students' employability, while strengthening practical teaching is an important means to improve innovative ability.

2. The Significance of Accelerating the Cultivation of Innovative Talents in Finance and Economics

Innovation is the soul of a nation's progress, and an inexhaustible motive force for a country's prosperity. Whether a large number of high-quality talents with innovative consciousness and innovative talents can be cultivated is a key factor for China to achieve its grand goal of modernization. "Driven by the new technological revolution in the world, knowledge has developed in economic and social development. The role of China in the economy is becoming increasingly prominent. The growth of national wealth and the improvement of human life depend more and more on the accumulation and innovation of knowledge. Competition in science and technology has become the focus of competition in international comprehensive national strength. "Therefore," cultivating a large number of outstanding talents with innovative spirit, creating A favorable environment conducive to the emergence of talents, and giving full play to the enthusiasm, initiative and creativity of scientific and technological personnel, is a strategic measure for building an innovative country. The future of science and technology in China directly affects the future of the country and the nation. Understand and recognize. Science and technology have become an important force for the rapid development of a country and a nation and have become the main battlefield of competition among countries in the world. Every country and every nation strives to occupy a leading position in this competition. In this competition, people fully realize that the competition of science and technology is actually the competition of talents, and the cultivation of talents depends on education. Therefore, education has become the focus of attention for the development of various countries. As countries increase their investment in education, they are also thinking about the rapid return of this investment, that is, what kind of educational ideas and methods to cultivate more types of innovative talents that meet the needs of social life and production as soon as possible. "Innovative talents" have become the goals pursued by education, as well as the responsibilities and mission of educators. In the context of economic globalization, people are thinking more deeply and broadly about education.

As an important part of higher education, financial education has a very important position in the entire innovative education system. Judging from the trend of world education reform, the developed countries in the West have all focused on education reform to cultivate students' innovative spirit and practical ability. In the 1980s, the United States began to emphasize the cultivation of students' practical ability, thinking ability, and observation ability, and summarized the students' ability and quality into 6 aspects: one is to have the ability to correctly judge and solve practical problems; the other is to have more Good communication skills, cooperative spirit, and certain business and administrative leadership skills; the third is to understand the design and development of complex technical systems; the fourth is to understand the complex relationship between engineering and society; the fifth is to be competent for interdisciplinary cooperation; To develop the ability and habits of lifelong learning to adapt to and adapt to changing career areas.

Germany offered to develop the ability to be progressive and adventurous. Dr. Kaifu Li, President of Google in China, summarizes the talents needed in the 21st century society into 7 distinct characteristics: First, he is good at integration, possesses not only a wealth of knowledge, but also the ability to think and solve problems independently; second, he focuses on innovation and practice Combined; the third is comprehensive talents that are cross-disciplinary; the fourth is high IQ, emotional quotient (EQ, spiritual quotient (SQ)); the fifth is good at communication and cooperation; the sixth is love of work; the seventh is The mentality remains positive and optimistic. In 1988, the United Nations Economic Cooperation Organization proposed that a person needs three education passes to go to society: one is academic, the other is professional, and the other is proof of his professionalism and pioneering spirit. It can be seen that in the context of economic globalization, the emphasis emphasized by higher education on finance and economics should be to cultivate students' innovative and practical abilities, interpersonal communication abilities, independent thinking abilities, and lifelong learning abilities. The purpose of education is no longer the general acceptance of knowledge, but It is the integration of knowledge, constantly updating

knowledge, creating knowledge, and developing knowledge.

However, China's education of innovative talents is relatively late. It was not until the 1970s and early 1980s that the awareness of developing innovative talents education in Chinese colleges and universities was awakened, and the development was also very slow. The school of the course is very small, and it fails to form a national education network and a strong operating mechanism. Due to the relatively backward education of innovative talents in China, the innovation ability, innovative spirit and comprehensive quality of financial professionals are far from the requirements of the times. . The professional settings, curriculum system, and teaching content of financial colleges and universities have not been able to adapt well to the requirements of the background of economic globalization, and the students trained have not been able to adapt well to economic and social development, face the world, and serve the society.

With the gradual establishment of China's socialist market economic system and the formation of global markets, China's economy has been integrated into the large system of international economic development and competition. Fierce market competition is high-tech competition, and its essence is competition of high-quality talents. In order to be invincible in the competition, we must cultivate a large number of innovative talents with solid theoretical foundations and broad knowledge, interdisciplinary cooperation and the ability to comprehensively solve practical problems. The senior financial and economics professionals facing the 21st century should be composite, application, and innovative talents. In the process of building an innovative country, higher education in finance and economics must meet the challenges of economic globalization, better fulfill the historical mission of cultivating innovative talents, and cultivate a large number of people with a global vision and able to meet the requirements of economic and social development. High-quality, innovative talents served by economic and social development.

3. Problems Existing in the Training of Financial Professionals in Colleges and Universities

Inaccurate positioning of training goals. At present, the major of finance and economics in secondary vocational schools still aims at cultivating its application-oriented professionals with certain characteristics or abilities. Judging from the status quo and trends, the positioning of this training goal has deviated from the needs of the development of the times. In the talent market, the evaluation and positioning of graduates majoring in finance and economics have been significantly lowered. Many graduates of majors are even difficult to find an ordinary job, and companies no longer regard graduates as scarce talents. The reason for this situation is that after the "financial fever" for nearly a decade, the long-suffering talent market has become saturated, and the talents trained under the original education goals have seen oversupply in the current era. In order to meet the needs of the times, especially the knowledge economy's requirements for talents, secondary vocational schools should take innovation as their training goal.

The training mode needs to be updated. At present, the teaching mode of secondary vocational schools is still the traditional mode of teacher-centered class teaching. The teaching method is mainly based on the classroom-based and book-based classroom teaching system. But today, in the face of rapid social development and rapid updating of knowledge, this model seems outdated. Therefore, society urgently needs an innovative and efficient education system and model.

The curriculum system design is unreasonable. In recent years, with the rapid development of social economy, the curriculum system of secondary vocational schools has undergone some appropriate adjustments. However, this adjustment is not enough. The comprehensive quality characteristics that vocational education needs to cultivate cannot be reflected. The entire curriculum system still needs to be further strengthened in humane quality education. For secondary vocational education to survive and develop, it is necessary to reverse the concept of talent training, to give priority to educating people, and to promote the overall development of students. By strengthening the relevance of professional courses, improving the effectiveness of moral education courses, and tapping the educational nature of cultural foundation courses To guide students to acquire knowledge, acquire skills, learn to understand and understand the world, and lay a solid foundation for them to reach the best state of survival and development.

Teachers' sense of innovation is not strong. Educators must be educated first, and teachers' influence on students is extremely significant. At present, many teachers who specialize in teaching finance and economics in secondary vocational schools have gone to secondary vocational schools after graduating from college. They lack work experience, have redundant teaching theories and insufficient skills, let alone innovation, and some teachers have perfunctory in teaching and educating people. As a result, even more teachers, because of the close relationship between their majors and the market economy, abandoned teaching and business, which caused the instability of the teaching staff. Such teachers, such teaching attitude, it is not easy to want to cultivate innovative talents in the new century. Stabilizing the teaching staff and improving teachers' awareness of innovation are the top priorities for the cultivation of innovative talents.

4. The Basic Elements Required for the Innovation Ability of Students Majoring in Finance and Economics

The ability to innovate should be a comprehensive manifestation of multiple abilities such as cognitive ability, observation ability, hands-on ability, speculative ability, analytical ability, and judgment ability. Judging from the external performance of university students' innovation ability, the innovation ability of science and engineering students is prominently shown in their hands-on ability, while the innovation ability of students in finance and economics is embedded in the ability of observation and speculation, macro analysis and judgment of university students. Therefore, the innovation ability of students majoring in finance and economics is actually different from that of science and engineering students.

First of all, we must have a keen observation ability to be able to quickly capture actual economic problems. Good at observation and good at discovering problems are the basis of innovation, but the observation of economic life and economic problems is different from the observation in the laboratory. Observation in the laboratory is to visually observe the change of the natural form of a tangible individual within a certain period of time, visible and tangible; the experimental process of invention is also based on mastering the basic principles, The operation of assembling and constructing objects is also visible and tangible; observations of economic problems and economic life are discovered through perception and feedback interpretation of economic phenomena through economic knowledge stored in the brain, so Economic observation is an invisible observation, visible and intangible. Observers can only find out the economic problems through the follow-up study of multiple economic indicators, that is, the need to continuously track the changes in indicator data in order to promote economic phenomena to economic problems. This kind of observation is abstract in comparison with the observation in the laboratory, but it must be keen. Otherwise, the problem will be fleeting in front of you, and it cannot be repeated like the observation in the laboratory. As the market is constantly changing and economic phenomena continue to emerge, only by possessing a keen observation ability based on a large amount of knowledge reserves can we capture actual economic problems and conduct innovative research.

Secondly, it is necessary to have strong thinking abstraction and generalization ability, and be able to extract unique insights that can withstand tempering. In the course of university study, the innovative ability of science and engineering students is prominently manifested in their practical ability. They use intuitive and specific research methods to incorporate their ideas into experimental research. They often use multiple repeated experiments to obtain experimental results, which is a great incentive for students. On this basis, the completion of the experimental report is also a very standardized way of writing. On the contrary, the innovation ability of students majoring in finance and economics is mainly reflected in their ability to abstract and generalize their thinking. By continuously observing and analyzing the research problems they have selected, they refine, summarize and summarize their thinking and judgment on the problems. In the specific analysis process, they can only logically clarify the relationship between the various economic variables and their mutual influence, and finally put forward their own views or policy ideas through abstract research. Whether these viewpoints are correct can only be awaited by the experts and scholars, and tested by changes in the economic situation. They cannot be operated by hands like laboratory

research. In short, the complexity of the research process of finance and economics disciplines and the requirements for the ability of researchers make it difficult for financial and economics students to express their innovative ideas in more appropriate economic terms, and their desire for innovation is greatly restricted.

Third, it is necessary to have a strong ability to control the macro, and to consider the interrelationship among various economic variables in a comprehensive manner. Whether the study of economic issues is a total or a quantitative study, they are not isolated. In the economic operation, the various economic variables are related to each other and restrict each other, which together restrict the state of economic operation in a certain period. For students majoring in finance and economics to think and summarize a certain economic problem, they need to have a comprehensive understanding of the relevant factors (including vertical and horizontal factors) related to the problem, that is, they need to learn from Control the complex relationship between research variables and various economic variables at a macro level, and distinguish between primary and secondary. Therefore, the completion of an economic research paper must not only have a deep economic theory foundation, but also have strong macro control and analysis capabilities.

5. Specific Measures for Cultivating Innovative Talents in Finance and Economics Majors in Universities

Accurately positioning the training goals of innovative talents. China has undergone a major transformation from a planned economy model to a market economy model, as well as the objective reality of the development of economic globalization. There has also been a profound change in the connotation of demand for financial talents, the level of demand, the structure of specifications, and the structure of knowledge and skills in society. Appraisal standards, measurement standards, and usage standards for similar talents have also undergone correspondingly profound changes, resulting in new challenges in the cultivation of economic talents and their implementation paths. In order to adapt to this change, the training of professionals in finance and economics must construct a concept of diversified training goals, explore personalized training methods, and highlight the training of distinctive talents. Different levels of talents training should have different requirements. Establish a talent training concept of "students as the mainstay, teacher-led, and emphasis on diversity, openness, application, innovation, and compounding". In daily teaching, focus on the preparation of knowledge required for economic development and strengthen the students' actual situation. Application skills and skills training, organize students to participate in practice, and cultivate students' knowledge application ability and innovation ability.

Create an innovative talent training curriculum system. It is necessary to establish the level, rigor and science of the curriculum system for the training of undergraduates majoring in finance and economics in secondary vocational schools, and build a new curriculum system. The first is to reflect the guiding ideology of expanding comprehensive quality, so that students can systematically receive education including basic knowledge such as humanities and social sciences, natural science and technology, and art, and change prominent issues such as single knowledge structure, low humanistic quality, and lack of creative ability training. The second is to reflect the combination of unity and diversity and highlight the characteristics of running a school. The state has basic training goals and quality requirements for financial professionals, and the curriculum settings of similar schools should be relatively uniform. At the same time, schools should strive to reflect their advantages and characteristics in running schools in their teaching plans and talent training programs. Diversified and personalized features. The third is to reflect the overall optimization of teaching content and curriculum system. It is necessary to construct an innovative operating mechanism for talent training programs from three major sections: the theoretical teaching system, the practical training system, and the quality development system. Fully reflect the level of the curriculum in the theoretical teaching system, build a public compulsory course teaching platform, strengthen the connection and integration of basic course teaching, professional course teaching, characteristic course teaching, and comprehensive quality teaching to form a perfect course system and construct course practical training Mechanism: Establish professional

practice training mechanism by teaching practice, science and technology activities; construct comprehensive practical training mechanism by education practice, graduation practice, etc. ; provide students with career planning and design, public relations and etiquette training, and practical writing courses, from social investigation, Establish a comprehensive quality development system in service, public welfare and other aspects.

Establish a mechanism that combines theoretical teaching with practical teaching. The cultivation of innovative spirit and practical ability is the core content of vigorously promoting quality education and improving students' comprehensive quality. Classroom teaching and practical teaching in the traditional teaching process are divided into two organic components that rely on and support each other, so that classroom knowledge can be absorbed and sublimated in the practical process. In addition to establishing a simulation laboratory in daily teaching, it should also form a good cooperative relationship with a fixed enterprise or group, establish a course probation base, and advance the teaching process and practice process simultaneously. The talent training model of school-enterprise cooperation and work-study integration is an effective way to improve the quality of talent training in secondary vocational schools, and it can better achieve the training goal of zero distance between students' professional ability and job requirements. The school provides a good practical environment for teaching, develops students' practical skills, and in order to resolve the contradiction between professional knowledge and practical operation in finance and economics disciplines, companies and industries must participate in talent training, and make full use of industry experience and thinking to support, enrich and Improve course teaching, continuously draw on corporate experience and practical knowledge, enable professional courses to meet actual needs, break the narrow teaching framework and solidify thinking, make teaching content consistent with the current demand for talent knowledge structure, and make theoretical knowledge and professional skills Synchronous growth.

Expand teaching methods and means to build smooth knowledge and skills transfer. It is necessary to overcome the single teaching method that takes teachers as the main body, the classroom as the center, and the knowledge infusion as the main method, and creates a new method, focusing on ability cultivation, and cultivating students' ability to acquire and apply knowledge. Therefore, in the teaching process, it is necessary to carry out special discussion teaching and organize case analysis or simulation design, so that students and teams can analyze, diagnose and solve problems, and cultivate students' problem-solving ability and innovation in a proactive and inspiring way. ability. At the same time, the teaching content is made into electronic courseware, which integrates sound, images, text, etc. ; multimedia technology and network technology are used in the teaching process, and even simulation experiments can be performed according to the needs of teaching to enhance the intuitiveness of teaching, Vivid and vivid. According to the characteristics of different courses, we choose modern teaching methods and methods such as classroom audio-visual, microcomputer teaching, online interactive teaching, etc., using heuristic, open, question, debate, questioning and discovery methods, case methods, discussion methods, etc. This method of teaching further expands teaching methods and means, constructs unimpeded channels for effective transmission of knowledge and skills, develops students 'different personalities, and integrates innovative thinking into students' knowledge structure.

Create a world-oriented, open-ended teacher building mechanism. The teaching of secondary vocational finance and economics trains "practical" rather than "academic" talents. It is a high-quality labourer or technical application-oriented talent that meets the needs of industrial and commercial enterprises, and the graduates are the primary level of the enterprise. Specific homework. This requires that teachers engaged in secondary vocational education must be compound teachers who have both solid and broad theoretical knowledge and skilled practical skills. Teachers of vocational education are the key to improving the quality of vocational education in secondary schools. Teachers are the leaders of students. For students in secondary vocational schools, teachers should be "masters". Secondary vocational education trains production-oriented application-oriented talents. Students take their posts at zero distance. Cultivating students' innovation should also start with cultivating high-quality teachers. We should focus on training

young and middle-aged backbone teachers and focus on building a high-level faculty. Through the method of “coming in and sending out”, we send professional teachers in finance and economics to further their studies, learn advanced management experience in finance and economics training, school running models, and teaching methods, and introduce outstanding talent training programs, curriculum setting systems, teaching methods, and Means and optimization mode of education resource allocation. Establish teaching practice mechanism between schools and between schools and enterprises, establish and improve the mechanism of teacher education theory and practical ability, promote the transformation of teacher education concepts and the transformation and upgrading of knowledge structure and skill structure, so that financial and economic teachers can undertake training The responsibility of innovative financial professionals.

6. Conclusion

Innovation is an urgent need for the challenge of economic globalization, and it is particularly important in the new century of reform and opening up. Vigorously cultivating innovative talents in finance and economics is an important mission of higher financial education. We must recognize that deepening educational reforms, improving teaching quality, and training innovative talents in finance and economics are a long-term task that requires our continuous exploration and improvement. At the same time, innovative education and the cultivation of innovative talents are not isolated. They are integral parts of the need for related supporting reforms. Only when higher education in finance and economics actively adapts to economic and social development and allows a stream of innovative talents in finance and economics to flow out, can it be invincible in the process of economic globalization.

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