

Construct an Integrated Practical Teaching System for Finance Majors

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Abstract: with the continuous progress of modern information technology, the rapid development of Internet finance has put forward new requirements for colleges and universities to train financial professionals. It needs not only rich theoretical knowledge, but also practical knowledge. The teaching of financial majors in colleges and universities should conform to the trend of The Times, make rational use of Internet financial tools and change the traditional teaching mode of financial majors, so as to improve the effectiveness of teaching and cultivate practical financial professionals serving modern finance.

With China's economic development gradually stepping into the new normal, the employment pressure of college graduates is increasing. The employment rate of college graduates is related to national economic and social development, social security and stability, and directly affects the comprehensive ranking of colleges and universities and even the future development. The employment rate reflects whether a school's talent training goal is reasonable and the way of talent training is correct, which is a comprehensive test of the teaching level and quality of education and teaching in colleges and universities. Therefore, China's colleges and universities should actively adapt to the needs of economic and social development, and strive to cultivate practical, application-oriented and innovative talents facing the business line.

This paper puts forward that the practice teaching of finance specialty should integrate each practice teaching link on the basis of theoretical teaching, and construct an integrated practice teaching system with each link coordinating and unifying each other.

Development Status of Finance Major in Chinese Universities

In China's colleges and universities, compared with other majors, the practical teaching of economics and management majors has not received enough attention for a long time, and the practical teaching of finance majors starts late and develops slowly. In practice teaching of finance major, there is insufficient understanding of practice teaching, theory and practice are disjointed; The practice teaching content is not systematic; The research of practice teaching is not enough, and the training and encouragement of teachers are not enough. Lack of evaluation system of practical teaching quality and effective management of practical teaching process; School-enterprise cooperation is not close enough to meet the needs of financial talents; Practice teaching emphasizes professional skills training and ignores professional ethics quality education[1].

The popularity of the Internet has changed people's production and life style, social enterprises also need to be a person with a sense of new thinking in modern Internet, traditional financial teaching and cultivate talent can no longer meet the requirement of the development of the Internet age, the era of the Internet financial of financial professional graduates have a higher request, the traditional financial teaching to cultivate talent is the knowledge of finance theory, but little is known about in the actual sex problem such as the Internet operation, due to the lack of the Internet age people[2]. The application of Internet technology in financial teaching is an effective means to

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cultivate financial talents who adapt to the development of the Internet era.

Main Problems Existing in the Teaching of Finance Major in Colleges and Universities

Serious problems in curriculum setting. Most on the basic theory and professional theory course in colleges and universities set up more credits, such as macroeconomics, microeconomics, finance courses, and relatively few practical courses for credit, even if has set the practice of commercial bank, securities investment practice practice, such as lack of maneuverability, also more and more become a mere formality, training of teachers also lack of business experience, it is hard to get for lessons from the practice of only useful skills for future work.

In financial professional backbone course, finance, monetary banking, securities investment, finance, marketing and other courses, repeated on many teaching contents, such as the knowledge of the securities market, influence teaching efficiency, has led some knowledge about over and over again, and need some knowledge as the foundation has not involved, destroyed the systemic and consistency of financial professional knowledge[3].

Outdated teaching mode. Traditional financial professional teaching mode is like most economic management major, with the aid of multimedia teaching tools, give priority to with classroom teaching and learning, teaching process or old cramming teaching, teaching content is derived from the teaching material, it is hard to stimulate students' interest in learning, especially the financial theory course in professional course, blindly about boring text theory, lack of vivid image, in the later actual work nor practical, students will produce resistance. In the teaching process, there is a lack of the application of modern Internet technology, the effective integration with Internet finance, and the means and methods to cultivate Internet finance talents in the new era. The single and outdated teaching mode cannot meet the needs of modern financial development.

Weak practical ability of teachers. Finance major requires a lot of practical ability. Therefore, colleges and universities will design a certain amount of practical courses in the setting of teaching plans, including practical training after theoretical courses and separate practical training courses, which is good in itself and very beneficial to the training of applied financial talents. However, due to the vast majority of teachers in colleges and universities is directly into the university after graduation, teaching on the platform, its lack of practical experience, there is no such as banking, insurance, securities industry experience, in the course of practice, can only be scripted, could not speak really useful things, students also cannot get really effective practice ability training, lead to a figurehead practice classes, cannot achieve the expected teaching effect[4].

Single assessment form. Most financial professional course of examining ways are usually result and final result combined mode, this way of appraisal is too single, mechanical, many theoretical courses on test to recite assault could easily pass, don't have to assess students learn useful knowledge, also don't know whether students master the actual operation ability. The students cultivated by this model cannot stand on their feet in the future financial industry and meet the needs of enterprises.

Inadequate school-enterprise cooperation. Due to the limited educational conditions of colleges and universities, many experimental courses of finance in colleges and universities cannot be carried out normally. In classroom teaching, teachers teach students more financial theory knowledge, but less practical business training, such as financial customer service, financial business marketing, financial investment consulting and business operation, etc., students' financial skills are weak, so they cannot well adapt to the market demand[5]. Therefore, colleges and universities should pay more attention to the cooperation with financial institutions, and constantly improve students' practical ability through internship, internship and other activities. Due to the particularity of financial institutions, most financial enterprises lack the willingness and motivation to cooperate with universities. Many units do not want to accept interns, even if reluctant to accept, also dare not give students to complete the economic business, internship effect is not ideal.

Build an Integrated Practical Teaching System

Improve the curriculum system. Financial professional curriculum should post to work requirements and actual conditions, combined with the current status of Internet financial development, set up network banking, securities, insurance and other network practice classes, from credit distribution gradually tilted to the applied course, appropriate cuts pure theory course, or to join the practice in the theory curriculum system, further enhance the practicality of the course content. Add or remove sexually-oriented classes.

When making the teaching plan, the logical relationship between each course should be fully considered to ensure the pre-study of the basic courses. Secondly, to strengthen the communication and division of labor among teachers, the focus of each course can be determined through collective lesson preparation so as to avoid repetition of course contents. Finally, teachers should be organized to actively develop Internet financial content derived from traditional financial courses and keep innovating.

Strengthen skill training. For practical teaching of finance major in colleges and universities, it is undoubtedly very important to master the basic theories and basic skills necessary for finance major, to be familiar with the operation of financial products, markets and financial institutions, and to have strong practical and analytical ability. Finance major in colleges and universities should incorporate basic skills training into practical teaching system. These skills can be realized through the teaching of separate experimental courses, or they can be learned through organizational training or students' second class. College training with practical ability [6].

Ability to analyze and solve financial problems independently and adapt to the job quickly. This requires students to master basic financial practice skills, and the most effective way to cultivate financial practice skills is through professional simulation experiment training, which enables students to master the operation process and skills of real business in the simulated working environment, accumulate experience, and continuously improve the level of real business.

Train practical teachers. The cultivation of talents cannot be separated from teachers, which is the basis of practical teaching and the key to determine whether practical teaching can achieve the goal of talent cultivation. Due to history and other reasons, most of the teachers engaged in financial practice teaching in colleges and universities are concurrently engaged in theoretical teaching. These teachers often have no work experience in enterprises and have solid theoretical foundation but relatively deficient practical knowledge. However, practical teaching requires professional teachers to have rich theoretical knowledge and practical experience. Therefore, colleges and universities should strengthen the training of teachers and actively cultivate "double-qualified" teachers.

Establish system guarantee for various assessment methods. Examination is not only an important standard to measure the learning effect of a course, but also an important link of teaching reform. To solve the problem of single assessment method, it is necessary to reform the current assessment method and implement diversified assessment methods. First of all, we should increase the assessment of practical operation ability, and explore ways and methods of practical ability assessment by using the new means of Internet finance. The practice link examination can be an important part of the examination result. Secondly, strengthen the process assessment. In the process of curriculum evaluation, set up a certain proportion, join the final exam results, change the past only on the last final examination way, let the student fully attaches great importance to the learning process, through process inspection, real-time grasp the students' learning progress, timely and effectively for the teaching content and methods accordingly to improve; In addition, assessment of innovation, can actively develop diversified competition, such as stock market competition, financial derivatives trading contest, contest of wealth management products such as race, make full use of the Internet means, arouse the students' interest in participation in financial products trading, to apply theoretical knowledge to practice, and competition performance, can according to the displacement into credit, encourage students to participate in, already completed the assessment, and improve the students' practice ability.

Strengthen the construction of training bases inside and outside the school. The campus

practice base provides a place for students to conduct professional simulation and practical training, and the high-specification campus practice base with complete software and hardware provides students with a flexible, convenient, low-cost and efficient practice place. Campus practice base with the aid of multimedia technology and network information technology and advanced software and hardware resources, can provide students with high simulation simulation environment, such as the insurance business training laboratory, foreign exchange trading practice laboratory, laboratory practice of commercial bank, the bank accounting practice laboratory, laboratory, laboratory in investment and financing, securities investment practice, and can be built into financial futures simulated trading laboratory professional practice base of school[7].

The development of school-enterprise cooperation model can promote the future development and expansion of finance major in colleges and universities. The smooth development of school-enterprise cooperation mode not only needs the joint efforts of universities and enterprises, but also needs the strong support of national and government policies.

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