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# Research on the Cultivation Model of New Business Composite Talents in Applied Undergraduate Universities

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Abstract: This paper firstly discusses the concept and connotation of new business, comprehensively analyzes the problems of the traditional business talent training model and the characteristics of the demand for new business talents in the context of the new era, in order to crack the problem that the traditional university talent training and industrial talent demand cannot be effectively connected, we propose to rely on the "two characteristics and one challenge" first-class courses, first-class professional to lead the discipline professional construction, talent training mode reform. Based on the construction of modern industrial colleges to precisely meet the needs of industries and serve local economic and social development, and with the help of the stage of "double creation" to train students with "new knowledge", "new literacy" and "new skills" in all aspects. The study explores and establishes the "new business" composite talents cultivation mode in applied undergraduate universities, and further proposes several countermeasures for the cultivation of new business composite talents in applied undergraduate universities.

## 1. Research Background

In the era of Internet+, new technologies such as big data, Internet of Things, cloud computing, AR/VR, and artificial intelligence are constantly advancing and changing our lives, and traditional business models are experiencing great challenges and changes. New business models with knowledge-driven, wisdom-driven and data-driven development engines are emerging. The new business breeds and gives birth to new careers, and the new careers need new talents urgently, and the traditional business talents cultivation mode in universities has faced serious challenges. Under the new background, it is urgent to change the traditional business education concept and cultivate "new business" talents that meet the needs of the times. It is necessary for us to seriously study the connotation and confusion of the "new business" talent cultivation mode and the way out of its reform and innovation, so as to provide proper service for the development of higher education and talent cultivation.

This topic is based on the cultivation of applied talents, and the construction of "new business" in applied undergraduate universities as the research object to study the cultivation mode of "new business" composite talents, to study the cultivation path of talents oriented by job ability, led by the integration of new technology and gripped by the integration of industry and education, to further promote the reform of education and teaching of traditional business majors and the reform of talent cultivation mode, to provide theoretical support and reference for the construction of "new business" majors, and to provide important practical inspiration for the construction of applied undergraduate universities.

# 2. Problems and Challenges of Traditional Business Talent Training Model

#### 2.1 Problems in the Cultivation of Traditional Business Talents

# 2.1.1 The Curriculum Lacks Innovation and the Talent Training System Lags Behind Economic Development

In general, the talent training system of business majors lags behind the economic development. Here just take finance majors as an example, in terms of curriculum, applied undergraduate colleges and universities are more inclined to set courses related to commercial banking business, such as international finance, international settlement, commercial bank operation and management. The number of class hours in financial fields such as securities, insurance and derivatives is severely cut, while inter-school exchanges across majors and disciplines are lacking. In addition, the talent training programs of finance majors in applied undergraduate colleges and universities are usually revised every 2 to 4 years, which makes it difficult for their curriculum to keep up with the ever-changing development and changes in the financial industry, and the students cultivated cannot fully meet the demands of financial positions.

# 2.1.2 Practical Teaching goes Through the Motions; And School-Enterprise Cooperation is not Deep

Business in colleges and universities is mainly to cultivate applied talents for the society and compound talents with strong practicality and innovative ability, which requires a lot of investment to create corresponding practical environment for them. However, at present, students are not involved in many practical aspects during their college years, and many of them are case studies and software simulations on campus, while schools can really provide too few platforms for students to practice. Some applied undergraduate universities have incomplete laboratory construction, untimely maintenance and repair of hardware equipment, and lagging software update, all of which make financial practice teaching formal and less effective. At present, many colleges and universities propose to strengthen school-enterprise cooperation and establish internship training bases to provide students with practice platforms, but the frequency of use is generally not high, and for various reasons, some of them are even in a state of decoration, and many schools cannot provide centralized internship and practice opportunities for every student.

# 2.1.3 The Professional Characteristics are not Obvious Enough, And the Cross-Fertilization of Multiple Disciplines Is Not Strong

The "new business" education emphasizes the in-depth integration of related knowledge and is committed to cultivating innovative talents with high professionalism and comprehensive ability. At

present, the teaching of finance subjects in our college lacks cross-fertilization with management, marketing and other related business subjects, and lacks cross-fertilization with computer, mathematics, artificial intelligence and other disciplines, neglecting the cultivation of students in multiple aspects, and students' interdisciplinary comprehensive ability is weak. In addition, because the finance applied discipline team is formed on top of the professional team, the lack of interdisciplinary communication, research content and academic basis is more single, affecting the innovative development of the discipline, resulting in relatively single professional teaching content.

# 2.1.4 The Traditional Business Classroom Teaching Mode Inhibits the Overall Development of Business Students' Quality

In most business courses, there are old teaching methods, single means, "duck-filling" teaching, mainly theoretical teaching in the classroom, which is not easy to give full play to students' initiative, independence and creativity, and fetters students' thinking, the classroom atmosphere is dull, and students have less opportunity to use their mouths and brains to practice, and it is difficult to take into account students' interests and individual differences. Although most schools use multimedia and courseware teaching methods, they still cannot get rid of the status quo of duck-fill teaching, which is still mainly theoretical and classroom-based.

## 2.1.5 Lack of "Dual-Teacher" Teachers

According to the survey, the proportion of "dual-teacher" teachers in China's applied undergraduate institutions is 27% of the total number of full-time teachers, while the proportion in Western developed countries is as high as 50% or more. According to incomplete statistics, more than 80% of teachers in applied undergraduate colleges and universities are graduated from ordinary colleges and universities directly to the podium, without relevant enterprise work experience and lack of industry experience, which leads to the lack of practical experience of most college students who go to colleges and universities after graduation, and their own technical application ability and practical operation ability are not strong enough to give students good technical demonstration and guidance. Moreover, these teachers generally feel that the goal of "dual-teacher" teachers is relatively demanding and difficult to achieve, so they are afraid of it and are unwilling to actively create conditions to strengthen the training of practical skills and lack the motivation to pursue the goal.

### 1.2 The characteristics of the demand for "new business" talents in the context of the new era

# 1.2.1 Single-Skill Type to Composite Type Transformation, Professional Quality Type to Cross-Type, Comprehensive Quality Type Transformation

The application of new technologies such as the Internet, big data, artificial intelligence, and cloud computing has led to radical changes in the financial environment and people's lifestyles, and the market and enterprises have put forward higher requirements for financial professionals. The "New Business" tends to be more industry-oriented, which is a new integration of knowledge and skills, emphasizing the need to cultivate students' professional skills through industry-specific characteristics to meet the new requirements of the financial industry with new technologies and new models. This requires that the talents educated by the "New Business" should not only have the professional knowledge of the discipline, but also know the corresponding industry knowledge. At

the same time, the cross-fertilization between industries will give rise to many new and complex situations, which requires the talents trained by the "new business" to have professional knowledge in multiple fields, to be able to integrate multidisciplinary knowledge, to have the ability to analyze and solve complex problems, and to have the ability to work in teams.

### 1.2.2 Focus on the Development of Humanistic Qualities of Ethics and Emotional Intelligence

In the digital economy, the Internet generates massive amounts of data every day, and technologies such as big data and cloud computing provide various opportunities and benefits for business, but they also pose serious threats to the privacy and security of individual users, so "new business" education should pay more attention to the cultivation of ethics and social responsibility and other humanistic qualities.

### 1.2.3 More new Talents with Innovative and Entrepreneurial Abilities Are Needed

The greatest productivity in the knowledge economy is innovation, and the ability to innovate will become a decisive factor affecting the economic development of an organization or even a country. A variety of new problems, new contradictions are difficult to solve the traditional theory and methods, in front of these problems, interdisciplinary composite talent can always be innovative problem solving, this type of talent will be the market forces and "golden nuggets". Today's innovation must be a combination of innovation and cross-border integration. Innovation and entrepreneurship are the driving force behind the deep integration of new technology and business and the cross-border integration of industry and industry, and they are the basic qualities of new business talents.

# 1.2.4Need Business Talents with International Vision and International Top Level

As an important part of the globalization process, cooperation among countries around the world is being further strengthened. In order to adapt to the complex international economic environment, and to pursue the prospect of open innovation, tolerance and mutual benefit under the national strategy of mutual benefit and win-win opening, the "New Business" education should further deepen the integration of domestic and international culture and education, and cultivate a group of business talents with international vision and international first-class level.

# 3. Construction of "New Business" Composite Talents Training Mode in Applied Undergraduate Universities

In order to crack the problem that the traditional university talent training and industrial talent demand cannot be effectively connected, the research is carried out in three dimensions, namely, the construction of a new business, the construction of an applied undergraduate university and the needs of industry, we propose to rely on the "two characteristics and one challenge" first-class courses, first-class professional to lead the discipline professional construction, talent training mode reform. Based on the construction of modern industrial colleges to precisely meet the needs of industries and serve local economic and social development, and with the help of the stage of "double creation" to train students with "new knowledge", "new literacy" and "new skills" in all aspects. The study explores and establishes the "new business" composite talents cultivation mode in applied undergraduate universities, as shown in Figure 1.

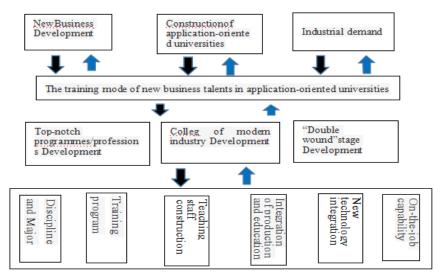


Figure 1: "New business" composite talent cultivation model of applied undergraduate universities

## 3.1 First-Class Courses/Majors, Leading Construction and Guiding Reform

First-class professional is the core of leading talent training, and first-class courses is the strong support of first-class professional. The construction of "new business" and the construction of application-oriented universities can not be separated from first-class curriculum and specialty. Only under the guidance of their advanced ideas, cutting-edge and times, can discipline and specialty construction be carried out, and the talent training scheme be revised and improved, so that the compound talent training mode can truly take root.

# 3.2 Modern Industrial College, Cultivating Talents and Serving Local Economy and Society

Modern Institute of Technology is a brand-new platform and carrier for training applied talents. First of all, with the help of this platform, the introduction of practical high-quality teachers from industrial enterprises can be realized, and the output training of academic teachers with solid theoretical knowledge can also be realized, which is conducive to building a "double-position teachers" staff. Secondly, it can break the traditional "faculty" system, with multi-subject participation, multi-party joint construction, co-management and sharing, and realize the cross-integration of multi-disciplines such as "economics, management, arts and technology" and the deeper level of collaborative education and integration of production and education such as "government, enterprises and schools". Finally, it can set up practice training bases on campus and off campus, move new technologies, new ideas and new platforms of enterprises into schools and classrooms in advance, and also allow students to enter enterprises in advance, thus realizing all-round integration of new technologies in the cultivation of compound talents.

Therefore, this project proposes to build a "new business" composite talents with interdisciplinary and interprofessional characteristics by relying on the advantages of disciplines and specialties of applied colleges and universities, uniting with leading enterprises in multiple industries, integrating multidisciplinary resources, and jointly building and sharing the management of modern industrial colleges, so as to further promote the root of the composite talents training mode.

### 3.3 "Double Creation" Stage, Building a Dream for the Future and Serving the Country

The stage of "dual innovation" has an important role in promoting the construction of applied colleges and universities and serving local economic and social development. Firstly, it can accelerate the transformation of scientific research achievements of colleges and universities and make the scientific and technological innovation into actual productivity faster; secondly, the discipline professional competition, entrepreneurship training program and "1+X" skill certificate can realize "promoting learning and teaching with competition" and cultivate students' "new knowledge", "new literacy" and "new skills". "Finally, it can "force" students to integrate independently across disciplines and professions, and to complement their strengths. Finally, it can "force" students to integrate independently across disciplines and professions to complement each other's strengths and advantages, and thus develop comprehensive entrepreneurial skills.

This project believes that the 4-year undergraduate career is a critical period of life from ignorance to maturity, which needs a mentor to guide and guide, and construct the ideal belief of serving the national strategy. The cultivation of talents in colleges and universities should not be rushed and overdone, but should be grasped from different perspectives, such as patriotism, innovation literacy and entrepreneurial skills, in a gradual and practical manner. Only by actively implementing the practice of innovation and entrepreneurship under the leadership of ideology and mentorship can the self-development of students walk side by side with the development of the country and society, and the composite talent cultivation model can blossom.

# 4. Countermeasures and Suggestions for the Cultivation of "New Business" Composite Talents in Applied Undergraduate Universities

# **4.1** Accurately Positioning the "New Business" Talent Training Objectives

The cultivation of new business talents and the construction of curriculum system in applied undergraduate colleges and universities should emphasize the improvement of students' practical, applied and technical abilities. Therefore, the goal of cultivating applied and technical talents with "business thinking + knowledge across borders + skills integration + humanistic literacy" as well as craftsmanship, strong business acumen and practical operation ability should be the orientation of new business talents cultivation, and there should be new integration at the knowledge level, quality level and ability level.

First, the talent training program should highlight the "new" of the new business discipline, focusing on cultivating students to master the basic knowledge of modern business, strengthening the accumulation of comprehensive knowledge in economics, management, finance, trade and logistics, and realizing the integration of international policies, artificial intelligence, cloud computing, blockchain and other cross-disciplinary knowledge. Secondly, we should innovate and integrate, highlight the "new literacy", and guide students to firmly establish the "four self-confidence" through value guidance and teaching of Civics courses, and form the spiritual literacy of daring to take charge and take the initiative. Thirdly, we should change lanes to overtake, highlight the "new ability", and take the lead in the digital economy, industrial upgrading and modern economic system, especially for digital economy application-based industries and digital economy service-based industries to achieve change lanes to overtake. We should focus on cultivating cross-border business talents with international vision, open-mindedness and technical application ability.

### 4.2 Enrich the Curriculum System and Break Down Knowledge Barriers

The training of new business majors in application-oriented undergraduate takes the progressive ability training of "major + technology + humanities + law" as the main line, and builds a three-dimensional coordinated development curriculum system around knowledge, ability and quality, and adds necessary humanities and law courses to integrate innovation and entrepreneurship projects.

First, we should further optimize the proportion and structure of general education courses, relatively reduce the number of traditional business basic professional courses, through a large number of elective courses, while combining the school's educational resources, adding innovative courses in the number of settings, in the structure of the breadth and depth of the general education courses. Second, to further promote the construction and reform of business professional foundation courses, the new business talent cultivation needs to be more sensitive to data processing, in addition to the traditional business professional foundation courses, but also according to the school teaching resources, innovative courses such as business data analysis, blockchain, financial technology, etc. Third, further improve the construction of professional core courses, with professional core courses taking the lead and humanities and law courses as a supplement to build a system of aesthetic education and training for students and a system of basic legal knowledge.

#### 4.2 Build a Double-Position Teachers Staff

On the one hand, applied undergraduate colleges and universities should increase the cultivation of full-time teachers and encourage full-time teachers to go to various financial institutions and enterprises for internship or attachment practice on a regular basis, as front-line work experience can help teachers update their knowledge, enhance their business operation ability and increase new contents of teaching. Colleges and universities should encourage full-time teachers to improve their overall quality and professional level by means of horizontal research projects and mentoring student competitions. On the other hand, with the platform of school-enterprise cooperation, applied undergraduate colleges and universities can introduce professional backbone from financial institutions or enterprises to enrich the external teachers. Colleges and universities can lower the academic threshold and improve the salary as appropriate to attract financial industry business backbone with certain theoretical knowledge and rich practical work experience as part-time teachers. The part-time faculty can not only help full-time teachers change their teaching thinking and expand their teaching ideas, but also help improve the practical teaching ability of full-time teachers and promote them to become "dual-teacher" teachers.

# 4.4 Strengthen the Cooperation between Schools and Enterprises, and Cooperate to Cultivate Innovative Practical Talents

First, continue to promote the establishment of government-school-enterprise cooperation mechanism. Deeply integrate government resources, industry enterprise resources and school teaching resources to carry out matters of teaching management, curriculum development, teacher training and facility construction. Secondly, applied undergraduate colleges and universities should increase financial investment, build financial simulation training rooms, and use or independently develop financial business simulation software. Appropriate use of competition to promote learning and competition instead of training to improve students' innovation awareness and hands-on ability. At the same time, students should be encouraged to participate in the "Challenge Cup" series of

competitions, college students' investment and finance competition, college students' financial investment simulation training competition and other related competitions. In the process of participation, students can learn the latest industry knowledge, improve the ability to analyze practical problems, and cultivate teamwork spirit and innovation consciousness. Finally, colleges and universities should actively establish long-term cooperative relationships with financial institutions such as commercial banks, securities companies, insurance companies and microfinance companies, and build a number of off-campus internship and training bases to create real working scenes and opportunities for students.

## 4.5 Change Teaching Thinking and Reform Teaching Methods

We introduce new technologies and platforms in society and enterprises into education and teaching, innovate education and teaching methods, integrate new technologies into the whole process of talent cultivation in colleges and universities, realize the integration of classroom and actual business, and effectively improve the speed and quality of composite talents cultivation.

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