

Research on the Construction Scheme of University Smart Financial Innovation Practice Base under the Background of Big Data

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Abstract: After the rise of education reform in China, more and more schools began to pay attention to the construction of practice bases. As an indispensable auxiliary part of each enterprise's development, finance reform naturally received high attention. Especially with the advent of the big data era, the demand for high-quality compound financial talents is growing rapidly. However, the practical skills of financial talents cultivated from the traditional financial practice bases built by various universities are relatively weak, and it is difficult to really fill the demand for financial talents required by modern enterprises. In this regard, based on the background of the big data era, all universities should attach importance to the construction plan of the financial innovation practice base. At present, China's development in the construction of financial training bases is relatively slow. As an important place to cultivate talents, the most important task of colleges and universities is to accelerate the pace of financial innovation. Based on this situation, the author hopes that the analysis of the author can provide a reference basis for the financial reform of colleges and universities in the era of big data.

At present, China's economic environment has changed significantly. It has already transited from the original agricultural economy to the industrial economy, and from the industrial economy to the digital economy. In the digital economy era, whoever has mastered the data and smart capital can occupy a favorable position, and smart finance is based on this situation. In 2018, the State Administration of Market Supervision issued the General Architecture of Smart Campus in June, which puts forward new standards for the construction of smart campus in China. In recent years, China's Internet technology, big data technology, cloud computing technology, Internet of Things technology and other technologies have reached the goal of deep integration in many fields, which provides a diversified technical basis for the traditional financial transformation of Chinese universities towards smart finance. How to create a new type of financial practice base for students in the age of big data is a problem faced by every university at present, and it is also a problem that our government should pay close attention to. Only when colleges and universities attach importance to financial innovation and students have learned something, can our economy achieve the goal of vigorous development, and can we truly achieve the balance between supply and demand of high-quality financial talents.

1. The significance of building a smart financial innovation practice base

In the process of reforming the financial specialty in colleges and universities, practicality is a factor that cannot be ignored. Although many colleges and universities in China have adjusted their teaching plans and adapted financial textbooks, the construction of professional practice bases is indispensable to truly cultivate financial talents with high literacy, high skills and high knowledge levels. Therefore, how to build a smart financial innovation practice base in the digital economy era is a problem that all universities need to think about.

1.1. The practice base is the main support for colleges and universities to implement the new teaching model

For enterprises, their demand for complex financial talents is increasing. In this regard, colleges and universities should pay attention to students' curriculum practice problems when cultivating financial talents, increase students' practice opportunities, and improve students' practical skills and other abilities. Therefore, building a practice base in the era of big data is an important support for universities to implement the smart financial innovation teaching mode.

1.2. The practice base is a small society where students change roles

When arranging students' practice in the practice base, the role should be the accounting position of an enterprise, not the student identity in the school.[1]As we all know, the requirements of enterprises for employees are quite different from those of schools for students, and the construction of a smart financial innovation practice base by schools can enable students to better apply their knowledge learned in the classroom to practice, truly achieve the effective integration of theory and practice, have a deep understanding of smart finance, and achieve a zero span between schools and society.

1.3. The practice base is a place for cultivating excellent financial talents

If higher vocational colleges are the factories for cultivating talents, the practice base is the main place for cultivating excellent talents. The knowledge and skills mastered in the classroom are like the parts processed and manufactured in an automobile factory, but what really makes vehicles run at high speed is assembly and test run. The practice base gives students the opportunity to master intelligent financial knowledge and skills, and creates opportunities for China's innovation in the financial industry.

2. Analysis of the current situation and difficulties of building a smart financial innovation practice base in China's colleges and universities

After investigating the construction status of existing smart financial innovation practice bases in colleges and universities, we found that most colleges and universities have only two channels to build practice bases. One is to build a relatively single smart financial innovation practice training room on campus, and the other is to carry out school enterprise cooperation. However, either way has limitations[2].

2.1. On campus training room

In the process of implementing intelligent financial innovation teaching, in order to speed up the development of intelligent finance, higher vocational colleges constantly purchase various advanced

software and hardware for the campus, hoping to provide better conditions for the teaching of innovative finance, and build cashier training room, manual training room, sand table training room, computer financial software training room, etc. on the campus. However, these training rooms can only exercise students' understanding of new financial knowledge. In the teaching environment without real situations, a single training has always failed to instruct students to meet the development needs of modern enterprises for intelligent financial talents. There is a big gap between the financial knowledge and enterprise standards that the trained students master when they are employed.[3] This may be because the smart financial innovation teaching practice bases built on campus are independent and lack of unified configuration, Students cannot organically master financial knowledge and apply intelligent financial software, which seriously affects the development of students' professional ability.

2.2. Off campus practice base

According to the survey, the number of off campus cooperative enterprises in higher vocational colleges in China is limited, and even signing an off campus practice base cannot meet the employment needs of Pang students. Ask how much demand an enterprise has for financial professionals, and how can it accommodate hundreds of financial students in an enterprise? Even if the enterprise enters the enterprise at the request of the school, there are not many students who can really participate in smart financial practice, Most of them deal with financial matters, such as bookkeeping and miscellaneous work. After all, enterprises will not easily hand over the core things to interns. In particular, smart financial software is expensive to purchase, small in number, and important in data. Once it is lost, it is difficult to estimate the losses that enterprises will bear. In this case, the cooperation between enterprises and schools will lose its meaning, become a form entirely, and there is not much substantive cooperation.

3. Analysis of the construction plan of the school enterprise financial innovation practice base

Due to the large number of financial students, financial personnel not only need to master financial professional knowledge and financial skills, but also need to master the specific operation of advanced financial software. At the same time, they need to master big data and other knowledge, with high professional quality. In the age of big data, we need to change the thinking mode of traditional education.[4] In particular, the resources of school enterprise cooperation objects must be fully utilized.

3.1. Characteristics of the practice base

3.1.1. Practicality

First of all, the investigation of the external enterprise environment. This comprehensive practice platform focuses on the improvement and establishment of the external environment such as the internal government environment and market environment of enterprises in the real society after the investigation. At the same time, the school can also build a number of upstream suppliers and downstream customer markets such as industrial and commercial bureaus, tax bureaus, commercial banks and social security bureaus with the help of enterprises; Secondly, the internal investigation of the enterprise uses the training platform to practice the financial department, procurement department, production department, financial department, personnel management department and other important posts of the enterprise, so as to achieve the real integration of industry and finance; Finally, the practice of business and process, the overall practice of financial business process, financial data

sorting, and business handling procedures, ensures that students can carry out online and offline training simultaneously, so that students' financial ability can be more practical.

3.1.2. Comprehensiveness

As the practice base covers the external environment faced by enterprises, it can not only include students majoring in finance, but also students from many industries such as tax management and human resources. In this way, the overall cross professional training can be completed. In addition, financial management posts can be arranged in enterprises, and administrative management, sales management and other posts can be set up, so that students can master the smart financial development trend in the new era in the platform, So as to position their professional position.

3.2. Construction of training base

3.2.1. Overall layout of micro society

In order to enable students to better master the financial work content and standards of the enterprise, the training base can be reduced to a micro society when it is built. No matter the layout of the environment, the formulation of the management model or the purchase of equipment, it needs to be basically the same as the enterprise. In this way, students can understand how to become a person who meets the needs of enterprise development.

When building the training base, we should design the government affairs center, service enterprises, suppliers, customers, and bank counters. The government affairs center is an important window for arranging industry and commerce, social security, and taxation; The service enterprises set up market management centers, advertising enterprises, and talent comprehensive service centers, while the suppliers set up equipment, materials, housing and other suppliers. Of course, they also set up a special sales communication area to introduce specific equipment such as exhibitions and projectors, so that students can integrate into the financial department, master more intelligent financial skills, and cope with the increasingly complex modern economic development situation to achieve the training form of multidisciplinary cross integration.

3.2.2. Detailed configuration of training base

First of all, to create a network platform, the first prerequisite for achieving the goal of intelligent financial innovation is to introduce some post related computer equipment to students, enable the network connection within the cooperative enterprise and the campus, and install VBSE software system to make the communication of business information between students and cooperative enterprises more smooth; Secondly, for the purchase of relevant financial innovation materials and users, the training base should not only pay attention to the online process, but also conform to the actual business situation of the enterprise offline. Therefore, the practice base also needs to purchase some badges, bills, financial statements and other materials to meet the needs of financial management business.

3.3. Construction of teaching staff in the training base

For schools, the construction of smart financial innovation practice base cannot be achieved overnight, especially the construction of the training base. In the face of a large group of students, if you want to increase the employment rate, the school must have high-quality teachers with profound basic knowledge and rich teaching experience. Only in this way can you achieve good control and organization of the site. For this, the construction of the school enterprise smart financial innovation

practice base must be carried out according to the career development trend. At the same time, the cooperative enterprise can arrange senior managers to participate in the formulation of the teaching plan of the training base and the design of the assessment standard when conditions are sufficient, so that students can make greater progress in the school enterprise cooperative construction of the training base. Otherwise, in the age of big data, it is difficult for students to really understand the meaning of smart finance. It is more difficult to have employment strength.

3.4. Training posts provided by the training base

For students majoring in finance, the positions they can apply for after graduation are financial positions, management positions or purchasing positions. Here, we only introduce the roles of financial positions, which are cashier, financial accounting, financial manager and cost accounting in turn. Each role needs to build a post process for them to give students the opportunity to exercise their financial professional ability, so that students can better adapt to the development of the smart era. In addition, the training base must also provide institutions that will have contact with future jobs, so that students can understand how to operate financial software to handle tax registration, financial statement sorting and other work processes.

4. Conclusion

In the modern world where we live, no matter which industry is developing rapidly based on the age of big data, the important measure for Chinese universities to achieve high-quality new financial managers is to build a smart financial innovation practice base. Considering the shortage of existing funds and human resources in universities, the author suggests that universities can use the training platform created by cooperation with enterprises to achieve the goal of school enterprise cooperation. To provide students with practical resources and deepen their sense of experience, this method can not only solve the problem of lack of resources and funds in schools, but also make the employing enterprises as the ultimate beneficiaries. In general, it can also realize the real reform of education.

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