

Research on Teaching Reform of Finance Major in Internet Finance Era

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Abstract: With the rapid development of Internet finance, various risk cases occur frequently, affecting the stable and healthy development of the financial system. This paper summarizes the categories of Internet financial risks and analyzes the characteristics of Internet financial risks: high risk complexity, rapid risk generation, enhanced risk contagion, reduced risk controllability, significant influence of external factors on risks, and more difficult risk supervision. The countermeasures for the prevention of Internet financial risks are proposed: clarifying the regulatory bodies and principles of Internet finance, fully drawing on the experience of Internet financial risk prevention in developed countries, regulating Internet financial behavior through sound laws and regulations, building an Internet financial information technology security system, and establishing the self-discipline organizations to promote the benign development of industry, adopting a full range of financial supervision measures to guard against systemic risk.

1. Introduction

Internet finance refers to a new financial business model in which traditional financial institutions and Internet enterprises make use of Internet technology and information communication technology to realize capital financing, payment, investment and information intermediary services. With the rapid development of Internet technology, Internet finance grows rapidly in China, which promotes the continuous evolution of economic form, accelerates the deep integration between industries, and drives the strong development of social real economy. The development of Internet technology in finance is particularly rapid. New financial formats including third-party payment platform models, P2P network microcredit models, big data-based financial service platform models, and crowdfunding models have profoundly affected people's daily life, and has not only caused a certain impact on the traditional financial industry, but also caused the transformation and change of the traditional financial industry. The emergence of a new business format will inevitably lead to a huge demand for talents. The market is in great need of a large number of high-end talents with high theoretical level and strong practical ability, as well as management talents who are familiar with Internet, finance and other professional knowledge, have both innovation ability and practical ability, and have the ability of risk control and rule of law thinking. Internet finance era needs financial professionals with Internet knowledge background. Colleges and universities, as the main positions for the training of financial professionals, must face the changes in the market and industry, and must understand the current status of the supply and demand of Internet financial talents, adjust their training objectives in a timely manner, update their training models, innovate their training programs, meet the needs of the Internet financial times for talent, promote the healthy and stable development of the Internet financial industry.

2. Talents Capacity Demand on Finance Major in Internet Finance Era

In the era of Internet finance, there is a higher demand for financial talents, which is embodied in the following aspects:

(1) Having both financial expertise and marketing capabilities. In the age of Internet finance, knowledge in finance is still the foundation. Talents need to master the knowledge of investment and risk management, use data mining methods to analyze financial products and markets, master

the core theories and methods of corporate finance and financing, establish modern management concepts, and have the basics to analyze and solve practical problems in the financial field ability. However, Internet finance conducts financial operations through network channels, which makes promotion difficult. Internet finance practitioners need to do a lot of work such as customer service and product marketing. In addition to their solid financial expertise, marketing capabilities have also been raised to a new level, and marketing ability training has become an urgent issue.

(2) Having both Internet technology and risk control awareness. Internet finance is a new financial model that uses the Internet technology to promote the development of the financial industry. Therefore, it is necessary to promote financial development with the help of Internet technology innovation. Besides the relatively mature big data credit system and intelligent risk control and other fintech innovations, it also includes block chain and quantum computing and other new technologies. Internet finance brings risks different from the traditional financial model, which are easier to transmit and spread. Therefore, financial talents in the Internet era must also have a sense of risk control, develop a safe and stable Internet financial system, formulate feasible risk prevention measures, create an orderly financial environment, and ensure the stable and healthy development of Internet finance.

(3) Having both creative ability and practical ability. Internet finance is an emerging product in the Internet era. It crosses the two fields of Internet and finance, and makes financial capital develop rapidly by virtue of Internet technology. However, due to the short development time of the Internet, business models and financial products are not enough to meet the needs of all customers. Therefore, financial professionals must have certain innovation ability and practical ability to innovate new financial products that meet the needs of customers and meet the needs of social and economic development. With the rapid development of Internet technology, relevant practitioners have both the ability of innovation and the ability of practice, constantly adapt to the update of Internet technology, and use more advanced Internet technology to serve the rapid development of Internet finance industry.

(4) Having both analytical thinking and legal thinking. Analytical thinking is a kind of thinking mode, which follows strict logic rules and adopts the thinking mode of gradual reasoning. Specific performance is the following characteristics: following the strict logic of the basic law, the law of identity, the law of contradiction, the law of excluded middle and the law of sufficient reasons; step by step analysis and derivation, only one step ahead, clear trip; thinking process contains a series of strict and continuous induction or deduction process; finally get a logical answer or conclusion. It is necessary to use analytical thinking to broaden financial channels and reduce financing costs. However, funds are profit-oriented, and there are many legal risks in the process of continuous development. While applying analytical thinking, they must also have legal thoughts to effectively avoid financial risks.

3. Problems of Talents Cultivation on Finance Major in Internet Finance Era

There are still many problems in the cultivation of financial talents in the era of Internet finance, which are highlighted in the following aspects:

(1) The positioning of talent training goals is ambiguous. For a long time, the training goal of finance major is to cultivate students into all-round talents with strong theoretical literacy and practical ability, as well as international innovation consciousness. This kind of goal positioning leads to lack of basic course teaching and practical ability training, and students cannot adapt to financial work such as commercial banks and securities companies after graduation. The goal of training is not integrated into the talent needs of Internet finance, which leads to the disconnection between talent training and the needs of the times and difficult employment of students.

(2) The curriculum is not reasonable. The financial professional curriculum system includes professional basic courses, professional core courses and professional practice courses. The courses offered in practice are still dominated by traditional theoretical courses and rarely involve the new knowledge and theories of the development of Internet finance. Courses such as financial data analysis, internet financial payment, mobile application development, internet financial marketing,

and internet financial risk control are generally missing. The curriculum does not reflect the technical and information characteristics, and the application of financial technology is not outstanding.

(3) The teaching infrastructure is backward. The teaching in the Internet finance era needs the corresponding teaching infrastructure. At present, the teaching infrastructure of the financial major is backward. On the one hand, it can't realize online teaching and lacks real-time network interaction between teachers and students, so it can only use the traditional face-to-face teaching method, which cannot effectively stimulate students' interest. On the other hand, colleges and universities are backward in informatization construction, and pay little attention to software platform development and talent team construction, so it is difficult to realize the organic combination of online teaching and offline learning.

(4) Teachers' information technology level is not high. In the age of Internet finance, the level of teacher informatization is a key factor in improving the quality of talent training. Most of the teachers are from traditional finance majors, and have a fairly strong professional theoretical foundation, which can meet the teaching needs of finance majors. However, due to the low level of information technology and the influence of age structure, many teachers are unwilling to receive information technology training, so they lack the opportunity to learn the latest development of the industry in Internet finance companies, and they lack practical skills.

(5) The single form of practical teaching is rigid. There are generally two forms of practical teaching in ordinary colleges and universities, simulation operations and company internships. The simulation operation is to use software to simulate foreign exchange trading and simulate stock trading, but it is a simple application of the trading system, which basically does not involve Internet financial services. Company internships generally select financial institutions such as banks, insurance, and securities. The internship content is generally data consolidation and face-to-face sales of products. It rarely involves Internet finance and financial innovation, and it is difficult to improve students' practical ability.

4. Main Contents of Financial Major Teaching Reform in the Era of Internet Finance

Aiming at the problems in the training of financial professionals in the era of Internet finance, and the ability needs of financial professionals in the era of Internet finance, referring to related literature, the main contents of the teaching reform of financial majors in the era of Internet finance are as follows:

(1) Constructing a practice-oriented Internet finance curriculum system. The course system refers to that different courses of the same major are arranged in class order, which is the sum of teaching content and process, and determines what kind of knowledge structure students will obtain through learning. The curriculum system is the guiding ideology of the education activities, the embodiment and support of the training objectives, and prescribes the plan for the implementation of the training objectives. In order to cultivate suitable financial talents, it is necessary to establish a professional course system that is compatible with the heterogeneity of Internet finance according to the development trend and product characteristics of Internet finance. On the basis of the traditional financial courses, a curriculum system consisting of basic courses, professional courses and comprehensive courses is set up based on the Internet financial environment. Taking financial theory study and practical operation as the main body, it is unified with the goal of cultivating Internet finance talents, realizing graduates' ability to be qualified for Internet finance jobs, and meeting the personalized development of students. The basic course trains students' financial professionalism from the perspective of macroeconomics and financial development, and helps students integrate knowledge in different fields. The professional courses develop students' professional knowledge and skills from the micro perspective of the financial industry, and help students better understand system theory in the fields of banking, securities and insurance. Comprehensive courses improve students' professional practical operation capabilities, so that they can effectively sell specific financial products to consumers, and realize the sustainable development of Internet finance.

(2) Creating a financial professional teaching infrastructure to meet the needs of Internet finance. Specifically, it includes three aspects: First, promote the construction of "three links and two platforms". Broadband network school-to-school link, teaching resource class-to-class link, learning space for everyone, and teaching resource service platform and education management service platform. Cooperate with network operators to achieve full coverage of broadband networks. Build excellent and micro-learning websites, as well as open online courses, to provide a variety of teaching resources. Increase the construction and maintenance of smart platforms, and do a good job of teaching resource service platform and education management platform. Second, increase capital investment and build a "smart campus." Integrating colorful campus culture, online learning, intelligent learning environment, and efficient and intelligent management, forming a smart environment marked by "mobile terminals, smart classrooms, smart campuses, smart cloud platforms, smart learning and life integration", are in line with the educational thinking of "autonomous learning, cooperative learning and inquiry learning". Third, increase investment in financial virtual simulation platforms. The virtual simulation platform is an important content of educational information construction, and is also the product of the deep integration of disciplines and information technology. Cultivate students' practical ability, innovation ability and comprehensive quality. Increase funding for virtual simulation platforms, and set up national, provincial, and school-level simulation platforms, and flexibly adjust the simulation content, to meet the needs of the development of Internet finance.

(3) Building a team of professional teachers who can adapt to the development of Internet finance. Teachers are the subject and leader of all educational activities, and the practitioners and changers of all educational behaviors. The high quality and high level teachers are the important foundation stone for the development and improvement of various educational undertakings in China. The reform and improvement of the teacher team building system and management mechanism are key and decisive core elements. It is necessary to persist in the construction of the teaching staff as the basic work, and give play to the enthusiasm, initiative and creativity of teachers. In the context of Internet finance, financial teachers must not only have solid financial professional theories, but also have Internet thinking and relevant interdisciplinary professional skills that keep pace with the times, in order to cultivate financial professionals who meet the needs of the Internet era. First, strengthen the professional continuing education of teachers. By doing so, they strengthen their Internet consciousness, enrich financial theory knowledge, and understand and master the practical skills of the financial industry. Second, it is necessary to enhance teachers' awareness of subject-specific teaching reform, encourage and support teachers to carry out research on teaching reform of Internet finance, and focus and strengthen the direction of education reform research according to their own characteristics, improve teachers' ability to reform. Finally, young teachers should be sent to financial institutions and Internet companies. They update the teaching content through visits, exchanges, research and study, and improve the level of practice, and gradually form a "dual-faculty" financial teaching team that develops in both theoretical depth and practical breadth.

(4) Effective cooperation between the financial profession and the financial industry through school-enterprise cooperation. School-enterprise cooperation is a cooperation model established between schools and enterprises. Based on the principle of win-win cooperation, schools and enterprises give play to their respective advantages and realize the sharing of resources and information between the two. Only by continuously deepening school-enterprise cooperation and realizing the integration of "teaching, learning and doing" can we cultivate highly-skilled financial professionals who meet the needs of the era of Internet finance. Through the school-enterprise cooperation strategy agreement, carry out the sharing of human resources, practice platform co-construction and sharing, practice platform co-construction and sharing, cooperation platform construction of industry, university and research institute and talent training oriented training and output, etc, as well as deeply dock with Internet finance enterprises, optimize educational resources, constantly expand cooperation enterprises in new financial fields such as P2P and crowdfund, and take them as the core to further docking with high-quality customers behind them. Through

school-enterprise cooperation, the theoretical advantages of on-campus teachers and the practical advantages of off-campus front-line experts are fully combined to emphasize application examples and integrate the latest knowledge and skills of the Internet finance industry into the teaching materials. Develop and improve the training plan for financial professionals according to the job requirements of financial enterprises, seek for cooperation with financial institutions such as securities, futures, funds and private placement, and employ managers with rich industry experience from financial institutions as part-time teachers to train students' industry skills and deepen their understanding of the work in the financial industry. Students go to cooperative enterprises for internships during holidays, and master the skills and habits of the industry before employment.

(5) Paying attention to the cultivation of innovation ability of financial professionals in the era of Internet finance. Innovative talents with creative ability, can raise and solve problems, create a new situation. Cultivating innovative financial talents is an inevitable requirement for higher education in the era of Internet finance, and it is also an inevitable trend of financial professional education reform. Innovative financial talents possess the quality of pioneering and innovation, solid foundation of economic and financial theories and compound knowledge structure, as well as the concept of financial innovation and international vision. China's financial education and the financial industry have seen a more serious contradiction between the "products" of supply and demand. It is imperative to do a good job in financial education theory and teaching reform, and to strengthen the cultivation of financial talents' innovative ability: First, innovate the financial teaching model, stimulate students' creative thinking, encourage students to independently carry out creative learning or creative activities, give students enough time for self-study and research, develop the ability of independence; Second, actively carry out extracurricular scientific research and innovation activities, strengthen the training of research and innovation ability, and take academic research activities as an important innovation education content; Third, consolidate the professional foundation and innovative skills, broaden the professional caliber, appropriately expand the scope of professional knowledge, and extensively involve in financial knowledge; Fourth, pay attention to the training of the ability to apply information technology, master the means of financial innovation, strengthen the training of the ability to apply information network, lay a strong foundation for innovation and entrepreneurship; Fifth, change the educational concept and method, adapt to the training of innovative talents, get rid of the shackles of the traditional educational concept, use the "inquiring, loose, open" teaching method, inspire students' agile thinking and positive creativity.

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