

Teaching Reform of Finance Major in Higher Vocational Colleges under the Background of Science and Technology Finance

Jing Li

Xi'an Eurasian College, Xi'an, 710065, China

Abstract: *In the context of science and technology finance, the demand for talents in various industries, especially the financial industry, has undergone significant changes. Talents should not only have excellent professional financial knowledge, but also understand or master relevant science and technology. At this time, as a talent training platform and talent delivery channel, higher vocational colleges need to reform the professional teaching of financial majors in the context of funding technology and according to the needs of financial talents. In this regard, this paper will conduct research, analyze the demand for talents in the industry under the background of science and technology finance, the current situation and impact of financial teaching in higher vocational colleges, and finally propose reform strategies for the current situation.*

Keywords: *Technology Finance, Finance Major, Education Reform*

1. Introduction

The emergence of the technological financial context is the integration of technology and the financial industry. Professionals believe that through appropriate technology, the service level of the financial industry can be effectively improved and a strong driving force for the development of the financial industry can be provided. Technology is always a tool. To enable people to play their due role in management and operation, financial companies hope to have enough technology and financial professionals so that technical functions can play a role in financial business or management. However, the reality is not satisfactory. Most vocational colleges and financial training work are only aimed at cultivating financial professionals. As a result, there are still a large number of technical and financial talents in most financial industries. It is believed that vocational colleges should conform to the reality of financial teaching reform.

2. Industry talent needs in the context of technology finance

2.1. Multidisciplinary staff

In essence, interdisciplinary and compound talents refer to talents who master two or more different majors at the same time. These talents have greater advantages than professional talents, that is to say, the role of interdisciplinary and compound talents in other matters Not only manifested in two or more disciplines, but more importantly, such professionals are able to combine interdisciplinary expertise and knowledge, understand other disciplines to solve problems in other fields, and, moreover, the integration of interdisciplinary expertise it can provide a strong impetus for the development of the industry or enterprise, realize the real development of the industry or enterprise, and also help the industry or enterprise achieve a qualitative leap. [1]While these capabilities are seldom seen by professionals who do not know how to deal with problems beyond their competence, in the financial industry they are so broad that problems often arise that are beyond their competence, and professionals alone cannot effectively deal with such problems. Therefore, interdisciplinary and complex talents are essential in the modern financial industry, especially in the fields of science, technology and finance, and the demand for such professionals has become more urgent.

If an enterprise only has professional talents, it needs different professionals to solve problems together. This shows that the human resources of enterprises need to increase, but the efficiency of solving problems will be declined, and interdisciplinary compound talents are equal to two or more

professional talents, and one person can solve this problem, thereby reducing the enterprise's demand for human resources, improving the efficiency of problem solving, and more clearly showing the value and importance of interdisciplinary talents.

2.2. Innovative talents

Innovative talents are a special category of talents whose value is reflected in innovative thinking, that is, such talents can use their innovative thinking to solve internal and external problems of financial enterprises, propose new technical applications, and use scientific and technological power to give enterprises and even industries. Therefore, financial enterprises in the context of scientific finance can be called virtues. It is worth noting that innovative talents are special, because thinking innovation is the inherent quality of talents, so innovative talents can also be interdisciplinary comprehensive talents or technical personnel. This makes the innovative talents in the entire human resource system of financial enterprises always act as the "engine" of decision-making when discovering problems and new ideas, and will rush to let ordinary interdisciplinary or complex professionals start to put their ideas into practice.

3. Current Situation and Influence of Finance in Higher Vocational Colleges

(1) Attach importance to financial vocational education, so that talents and jobs are not affected. Most modern colleges and universities also have traditional teaching concepts, and do not know or pay attention to the demand for financial talents in the field of science and technology finance. Therefore, in curriculum design, they are generally assigned teachers and other financial professionals impart financial literacy, demonstrating that financial instruction in higher education is focused on financial education. In doing so, students majoring in finance in colleges and universities may only be financial professionals, which is difficult to meet the current demand for talents by financial professionals, and may result in a disproportionate impact on talents and positions.

(2) The depth of vocational and technical education is not enough to guarantee the professional level of professional talents. Some higher vocational colleges recognize the importance of technology in financial business and understand the industry's demand for talents, so they have opened related technical courses such as Internet technology.[2] Big data processing technology, commodity identification technology and technology have indeed played a role in improving the professional level of students, but the reality shows that these courses lack sufficient education and training, and basically stay at the theoretical level, which leads to this phenomenon. Under this influence, the technical level after graduation does not meet the requirements of the technical finance sector for technical talents, indicating that higher financial education cannot guarantee the professional level of professional talents, and its depth needs to be strengthened. In addition, the main reason for this phenomenon is the lack of communication between school organizations, resulting in higher vocational colleges only knowing that enterprises have demand for technical talents, but not knowing the specific requirements.

(3) The traditional teaching mode is not conducive to the cultivation of students' innovative consciousness and the ability of financial teaching in modern colleges and universities. The more traditional mode is mainly for teachers to teach in class and students to listen to lectures in class, so as to realize the transfer of knowledge and information. However, this teaching mode has many drawbacks, the most notable is that it is not conducive to the development of students' innovative consciousness and ability, that is, it is not conducive to the development of students' innovative consciousness and ability. In other respects, classroom teachers are only responsible for lecturing, and do not deliberately stimulate students' innovative thinking and arrange appropriate training, making it difficult to cultivate students' creative ability. Therefore, under the influence of this learning mode, it is difficult for students to become innovative talents (because the innovation of consciousness and ability is the basic quality that innovative talents should have, and it is also the symbol of such talents), and cannot meet the needs of the financial industry in science and technology. innovation needs in the field.

4. Teaching Reform Strategy of Finance Major in Higher Vocational Colleges

(1) Reverse traditional concepts, optimize curriculum design and resource allocation, and enable higher vocational colleges to combine scientific and technological knowledge with financial majors under the background of science and technology finance, and initiate reforms. Therefore, it is suggested that higher vocational colleges should regularly arrange relevant professionals to participate in teaching, and the responsibility of educating people in higher vocational colleges and the relationship between

schools and enterprises should be clearly defined in teaching. To lay the foundation for reform, relevant employees must understand and take care of the financial industry's demand for talent. After laying the foundation, higher vocational colleges should start to manage existing problems and reform the existing curriculum system and resource allocation.

(2) Strengthen the connection between schools and enterprises, and introduce that colleges and universities recognize the importance of financial circles and enterprise technicians in the context of technology and finance, but higher vocational colleges should also understand the financial industry and enterprises. Therefore, in order to solve the current problems, higher vocational colleges must strengthen their communication with enterprises to ensure that they can grasp the current professional level of enterprises in real time, so as to reasonably standardize training standards at any time. It is suggested that higher vocational colleges and enterprises use Internet technology to conduct regular network communication, or when the requirements of entrepreneurs change, enterprises should actively inform higher vocational colleges of the results of the changes. [3]At the same time, it is recommended that higher education institutions cooperate with training institutions to regularly arrange students who meet the basic professional level requirements to enter the factory, so that they can be competent for the relevant work. Make teachers aware of enterprises and students with weak ability to guide, put forward requirements, and learn independently, and will greatly improve the technical level of students who cooperate with colleges and universities, and gradually develop into qualified technical talents. In addition, in order to guarantee the quality of financial professional training in cooperation with educational institutions, higher vocational colleges and enterprises must work together.

The practical teaching mode of "school-enterprise cooperation" should not only break the traditional thought of "graduates must participate in practice", but also integrate "practice" into "learning". Staff of financial institutions provide pre-job training to students as counselors, while teachers of the finance department are responsible for providing students with theoretical knowledge related to practice. After the internship, the teachers of the finance department will discuss with the staff of the finance department to develop an evaluation standard for the internship, so as to better evaluate the effectiveness of the internship of the students. For students majoring in higher vocational finance, participating in the in-post internship in financial institutions is a professional study on the basis of professional work. Because participating in the internship can let students have a comprehensive understanding of their career, not only can improve their technical level, but also can constantly expand their own knowledge, so that they are more in line with the current professional level of the financial industry. During the internship, the students will learn more practical financial knowledge, including the knowledge of each operation stage of the financial department, the needs of communication skills, the service to customers, and so on. In the process, students' professional skills will be gradually improved, and their professional skills will also be improved.

(3) Clarify the goal of cultivating financial talents

In the general environment of science and technology finance, higher vocational colleges must pay attention to the introduction of science and technology finance in financial education in cultivating financial professionals, so as to cultivate high-quality financial talents. With China's reform and opening up, a large number of foreign financial companies have flooded into China, providing a broad space for the development of financial talents, and also putting forward higher requirements for the quality of financial talents. This provides a new idea for the financial management personnel of higher vocational colleges: talent training should not only have a certain technical basis, but also have a certain financial theoretical basis, to be able to combine finance and other technologies. From the point of view of science and technology, the education of science and technology and finance must combine the knowledge of computer, information technology, network technology, sociology, psychology and other disciplines. Students must master all the knowledge related to finance. In addition, finance students must have the relevant knowledge of management, economics, accounting, statistics and so on, and they should be able to use their theories and philosophy to do their work. Students majoring in higher vocational finance should master the basic skills of financial management, mainly in order to broaden their professional scope and train students to deal with financial problems from multiple perspectives. From the perspective of cultivating financial applied talents, higher vocational colleges have adjusted their teaching objectives and transformed the original professional skills training into comprehensive financial management, thus providing more employment opportunities and better development opportunities for the trained students.

(4) Colleges and universities to carry out the teaching of simulation practice

For some higher vocational colleges with low degree of school-enterprise cooperation, the way of simulation practice and software simulation teaching equipment in the curriculum reform of science and

technology finance are adopted to create a professional atmosphere of finance major. In order to meet the actual learning needs of students, we should make full use of the various resources of the school, strengthen the pre-class training of financial management personnel, to improve their operational skills, and optimize the teaching environment according to the students' knowledge needs. Higher vocational colleges must always pay attention to the financial environment to introduce financial education into financial simulation practice on campus. Under the current background of technology and finance, the talent training of finance major should not only pay attention to students' professional ability, but also add career-related knowledge to the course content. For example, the education of students engaged in the insurance industry must have a comprehensive understanding of students' psychology. Enterprises require employees to have a certain psychological foundation, and communicate with customers, so as to understand the purpose of customer insurance, and use the professional knowledge learned, to choose appropriate solutions for customers, to provide greater benefits, this is the guiding significance that financial professionals must have. Through participating in the campus simulation internship, students have a certain understanding of the professional environment and talent quality requirements of the financial industry, and can be targeted for knowledge learning, broaden their knowledge, and lay a solid foundation for their future career.

5. Conclusion

In general, this paper investigates and analyzes the demand for talents in the industry, the current situation and influence of financial teaching in higher vocational colleges under the background of science and technology and finance of financial teaching reform in higher vocational colleges. Finally, combined with the current situation, the reform strategy is introduced. It can be understood from the analysis that considering the demand for talents in the financial industry under modern conditions, higher financial education cannot meet the demand. Therefore, it has a certain impact on individuals, schools, enterprises, etc., which illustrates the reform of the financial major in higher vocational colleges. necessity. The article also discusses that the reform strategy can be aimed at the current situation, or a financial training system can be established to export corresponding talents. Under this system, the market requirements for such talents can be met.

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