Research on the quality development of internationalized financial talents

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Abstract: Finance has become one of the most popular professions in recent years, and many colleges and universities have also set up the profession as the direction of talent training. In recent years, there is still a structural imbalance between the market demand for talents and the supply of talents in colleges and universities. On the one hand, there is a lack of talents in enterprises, and on the other hand, most students in college and universities have difficulties in finding employment in finance. Therefore, universities are based on talent training, and quality training is particularly important in talent training. In the context of deepening internationalization and China being in a critical period of transformation, the quality training of talents in universities is also facing many challenges. The aim of this paper is to explore the direction and ways of quality cultivation of complex majors in college and universities by taking the perspective of finance students and combining the background of institutions.

Keywords: Internationalized financial talents; Cultivation of financial talents; Applied undergraduate institutions; Thought quality education; Finance major

1. Overview of the quality development of internationalized financial talents

When it comes to the concept of international talent it is firstly linked to two parts: what is international and what are the different criteria for talent? Internationalization is not only defined by having overseas experience or being fluent in an international language, but also by personal qualities and competencies.

International talent generally has a global perspective, advanced knowledge, a strong capacity for innovation and the ability to compete internationally [1]. Their strengths also lie in their familiarity with international rules and diverse cultures, their ability to communicate well across cultures and their ability to communicate and cooperate internationally. International financial talents are closely related to finance major, firstly the development of international financial talents is based on the prerequisite intelligence, secondly, depending on the specific situation of each country and region's development, the financial profession also changes, and the international talents of each country are also unique, so to train our international financial talents we must understand the history of the development of our financial industry [2]. The present day, it is therefore important to understand the history of our financial sector, the current conditions of training and relevant policies and the future direction of development.

2. Analysis of the ideological and competence quality structure of internationalized financial talents

2.1 Moral quality requirements

As China's modernization process becomes more and more rapid, social morality is becoming more and more important, it specifically refers to the moral norms and codes of conduct that people should
follow in designing behavioral activities that have corresponding obligations and responsibilities to formal and informal society. Moral quality in the universal sense is what every citizen should have, of course, this paper mainly analyzes the training of international talents in finance, so what are the special moral quality requirements that international talents in finance should have?

Combining the normative guidelines for finance students with the laws and regulations relating to the financial profession as a way of training financial talent is also a powerful preparation for modern university students before they go out into society [3]. The moral connotation of international financial talents can be divided into the following three aspects.

(1) Correct values, not overly biased towards utilitarianism, and secondly, a correct understanding of things is a comprehensive understanding of future development.

(2) The concept of the rule of law is important for financial professionals. The prerequisite for the development of finance in Western regimes is the observance of contracts, i.e. the perfection of the legal system, without which financial activities cannot be completed without institutional guarantees.

(3) Financial talents are highly socially responsible. Innovation and crisis in the financial sector are a double-edged sword. Good financial innovation comes from the needs of people's lives under new social conditions, and financial crises are often lurking in the background.

2.2 Professional quality requirements

The so-called professional quality refers to the comprehensive ability of the personnel engaged in the business to complete the process of business activities to mention. Good business literacy and a wealth of professional knowledge and skills can lead to business interactions and customer affection.

2.3 Intercultural communication competence requirements

The core element of intercultural communication is closely related to cultural literacy, and the previous cultural qualities are reflected in the intercultural communication competence, which is expanding with the increase of multinational enterprises. More and more talents are flocking to developed regions, while some talents from coastal areas are also coming to inland cities in search of development. These different talents not only face the cultural differences between countries but also have to deal with the cultural similarities and differences between regions at the same time in the unified enterprise [4].

2.4 Creative and practical skills required

Innovation and practice skills, which I believe are inseparable, complementing, linking and acting on each other. Innovation ability refers to the ability to use knowledge and theory to continuously provide new ideas, theories, methods and inventions of economic, social and ecological value in the fields of science, art, technology and various practical activities. Practical competence refers to the procedural knowledge and basic abilities embodied in the individual's participation in practical social activities and in solving various practical problems. It is a system of competencies consisting of general and specific social practical competencies. It is thus clear that both practical and creative competences are based on the theory of knowledge that should be used, but at the same time test and supplement the knowledge, forming a cycle of competency systems.

3. Reflections and inspirations on the ideological quality education of internationalized financial talents in colleges and universities

3.1 Strengthen the diversity of ideological quality education methods

Establishing rituals for network education, determining thematic rituals, conducting invisible education, focusing on the development and use of communication platforms, attaching importance to the development of students' personalities, and environment shaping to optimize the environment for the education of students' values. For the era of data informatization, both positive and negative cases in society may have an impact on students, and teachers should take the initiative to care about the changes in the times in which students are living, combining humanistic care and guidance with Practical issues are combined to build a management model that is consistent with the development of
students' ideological qualities.

Establish a mechanism for multiple modes of education to work together, with classroom lectures as the main focus, supplemented by self-study outside of class time. The author believes that ideology and politics courses can gradually adopt a case-based approach to teaching, focusing on stimulating students' interest and participation, feeding information back to them and teaching in a more open circuit.

3.2 **Strengthen the effectiveness of ideological quality education**

Take the actual problems of society as the guide, highlight the characteristics of quality education, contact with the actual situation and arouse students' interest to enhance the teaching results. Improve the evaluation system of ideological quality. The evaluation system is a concave and convex mirror to check and monitor whether the education target really understands and masters the theoretical knowledge, and the effectiveness of the content as well as the methods can be fed back through evaluation methods [5]. The evaluation system can be adopted in different ways. Questionnaires and course evaluations belong to direct evaluation methods, while classroom essay writing, discussion with teachers and publication of students' opinions in and out of class belong to invisible evaluation, and effective information collection should be carried out from all angles so as to enhance the effectiveness of quality education.

3.3 **Enrich the content of innovation and entrepreneurship education and career guidance.**

Make good use of the opportunities of student group activities, increase the use of alumni resources, as well as the opportunities of cooperation between the school and enterprises, so that students have more opportunities to contact the financial industry and broaden the channels of practical teaching [6]. Practical teaching in finance is very important in foreign universities, and its significance includes a two-way mode of applying learning to practical problems and inspiring students to think, and it is only in corporate internship that students can truly establish their career development goals. Internships or practical visits to financial institutions are the best way for students to gain a better understanding of society and of themselves.

4. **Conclusion**

In the training of talents requires the coordination and cooperation of many aspects, the cooperation of curriculum and extra-curricular practice, the cooperation of professional education and ideological quality education, as well as the role and influence of various aspects, in the comparison and analysis to seek common ground while preserving differences and enriching quality education. This paper analyses the current situation of quality training and makes some recommendations, including the interaction between university education and regional development at the level of competence and quality training, the strengthening of international exchanges and the development of practical skills. For the ideological quality education, the focus of this paper is to refer to the content of student management practices in foreign business schools, emphasizing the student-centered management concept and strengthening the content of ideological quality education in line with China's transition period, including professional ethics education, innovation and entrepreneurship education, etc.

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