

Research on the Reform of Financial Talent Cultivation in Colleges and Universities under the Perspective of New Quality Productivity Development

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ABSTRACT

New quality productivity is an advanced productivity driven by revolutionary breakthroughs in technology, innovative allocation of production factors, and in-depth transformation and upgrading of industries, which optimally combines labourers, labour objects and labour materials to achieve a significant increase in total factor productivity. The development of new quality productivity promotes the digital transformation and business model innovation of the financial industry, and puts forward new requirements for financial talents in terms of innovation consciousness, interdisciplinary knowledge mastery, practical application and international communication. However, there are some problems in the current training of financial talents in colleges and universities, including insufficient innovation ability of students, lack of cross-fertilisation of knowledge systems, insufficient exercise of practical ability and insufficient expansion of international literacy. To solve these problems, colleges and universities need to optimise the teaching evaluation system and encourage students to participate in scientific research activities; promote interdisciplinary cross-fertilisation and strengthen interdisciplinary exchanges and collaboration; enrich practical teaching activities and improve the construction of industry-teaching integration bases; and carry out the concept of opening up the education system and promote cooperation among international colleges and universities. Through these measures, colleges and universities can better adapt to the requirements of the era of the development of new quality productivity, and make positive contributions to the cultivation of high-quality mathematical and intellectual financial talents.

KEYWORDS

new quality productivity; new workers; financial talent development

Innovative talents are the core elements that drive the scientific and technological development of mankind and the progress of society, and high-quality labourers are the important mainstay of the production of innovative value, playing a decisive role in the formation and development of new quality productive forces. At present, China is in a critical stage of industrial pattern reshaping and emerging industries booming, finance can rely on price signals, information advantages and other mechanisms to accurately guide the docking and efficient circulation of innovative factors and resources, and then achieve the optimal allocation of resources in the field of new productivity, injecting vitality into the high-quality development of the economy. In view of this, the construction of financial talents in the era of digital intelligence is particularly important, in order to promote the continuous emergence of new technologies, new processes and new products, and to strengthen the ability of scientific and technological innovation to be transformed into new quality productivity. With the continuous breakthrough and reconstruction of the boundaries and paradigms of new liberal arts research, colleges and universities should rely on their own advantages, clarify the positioning of running schools, highlight the characteristics of running schools, improve the quality of running schools, and realise the transformation from discipline-orientation to demand-orientation, from specialisation segmentation to cross-fertilisation, and from adapting to the service to supporting and leading, while following the laws of education and adhering to the road of reform and innovation. Colleges and universities bear the heavy responsibility of training a large number of high-quality financial talents, and need to provide solid talent support for the new quality productivity-driven high-quality development.

1 New quality productivity and new types of workers

The worker, as the central element of the productive forces, has a sense of independence, subjectivity and the ability to choose his or her own behaviour. Under the social division of labour based on comparative advantage, workers define their individual production goals and engage in production activities in an organized manner. Workers deploy and use resources to create new material and spiritual civilisations through their own ingenuity and labour. With each round of technological revolution, the content and nature of labour has changed profoundly, and each period has seen the development of a workforce appropriate to the current productive forces. As technological change moves from mechanisation, electrification, automation to intelligence, and as labourers shift from being physically intensive to being technologically and intellectually intensive, the level of knowledge, skill and creativity of the labourers becomes more and more important. The new technologies represented by the new quality productivity mainly include artificial intelligence, cloud computing, big data, blockchain, new biotechnology and green low-carbon technology, etc., which require

knowledge-based workers not only to have an interdisciplinary knowledge system, but also to master the ability to use these new technologies to solve practical problems, and this is a comprehensive upgrading and reshaping of the kernel of the new type of workers' ability. The unique creativity, analytical ability and professional knowledge of knowledge-based workers are irreplaceable for solving complex problems and promoting technological innovation and social progress. However, with the rapid development of science and technology, the thinking and decision-making tasks in some fields are gradually being replaced by algorithmic models and intelligent decision-making systems, which are used in everything from financial investment and manufacturing to urban management and healthcare. Although the application of algorithmic models and intelligent decision-making systems brings a lot of convenience and benefits, they lack human intuition and creativity, and are unable to give satisfactory answers to some complex and unconventional problems. Thus, in the transformation and interaction between human beings and AI, an unprecedented co-evolutionary relationship is presented, which makes the new quality labourers continuously draw inspiration and wisdom to expand their cognitive boundaries. Against the backdrop of accelerating the development of new-quality productivity, workers have gradually shifted from the mode of relying on physical and intellectual labour to the more complex and demanding labour of knowledge innovation and intelligent creation, and innovation literacy, interdisciplinary literacy, and technological adaptability have become an important part of the core competitiveness of workers. The emergence of mathematically intelligent innovators and creators and the significant increase in their share of the workforce mean that more and more labourers are engaging in scientific research, technology development, creative design, data analysis and other fields that are highly dependent on innovative thinking and professional skills.

A new type of labour force, represented by digital-intelligent innovators and creators, is the direct promoter of the development of the new quality of productive forces. Innovators and creators achieve technological breakthroughs and innovations by constantly exploring the unknown and challenging traditions. Their original discoveries are often able to break down industry barriers and open up new production areas and business models, while the formation and development of new quality productivity comes from the breakthrough progress of the technological revolution, the innovative allocation of production factors and the in-depth transformation of industries. A group of innovators and creators are committed to breaking through and expanding the frontiers of scientific research and expertise through in-depth exploration of new technologies, active research of new theories and creative application of new methods. The goal they pursue is to promote the progress of the entire field of science and technology and the upgrading of industries. For example, in the field of finance, using artificial intelligence to generate investment models, investment banks can provide personalised investment advice and asset allocation solutions for their clients; in the field of life sciences, using gene editing technology to provide permanent treatment solutions for patients with hereditary diseases, and also to improve the success rate of cancer treatment. Another part of the innovative creators have the ability to think in terms of mutual integration and innovation of knowledge from different disciplinary fields, and their innovative and creative activities are not limited to single-disciplinary knowledge production and technology development, but focus more on interdisciplinary integration and extension. By reorganising the knowledge and technology of multiple fields, they break the traditional boundaries of disciplines and industries, capture the cross-points and growth points between different fields, and form a new innovative synergy. For example, cloud computing technology can provide financial institutions with a more flexible and efficient business operation model, and can also be applied to the digital transformation of the manufacturing industry, sharing of medical information services, and supply chain management in the retail industry. High-level innovators and creators show excellent imagination and creativity, and they are able to look at problems from different angles, come up with new and unique solutions, and even create unprecedented applications. They have a deep interdisciplinary knowledge base and are able to flexibly apply multidisciplinary theories and methods to solve complex problems and achieve cross-disciplinary innovation breakthroughs. Together, these qualities build a powerful force for innovative creators to push forward the development of new quality productivity.

2 The new quality of financial personnel quality requirements in the new quality of productivity development perspective

With the increasingly significant trend of "technological" and "digital" transformation of the financial industry, the emergence of financial products, the increasing complexity of financial risks, and the emergence of new types of financial services, the boundaries and research paradigms of financial disciplines are undergoing continuous breakthroughs and reshaping. The demand for financial talents is showing a new trend, and the training mode, process and content of financial talents are also facing new requirements and challenges.

2.1 Innovative financial talents with pioneering spirit

Against the backdrop of accelerating the development of new quality productivity, digital finance is changing the

business model of the financial industry at an unprecedented rate, not only profoundly changing the way financial services are supplied, but also greatly broadening the reach boundary of financial services, making financial services more inclusive, convenient and efficient. Firstly, technological innovation forms the basis for the development of digital finance. With the use of artificial intelligence, big data, cloud computing, blockchain and other cutting-edge technologies, financial institutions are able to more accurately carry out risk assessment, pricing and product design, thereby improving their service quality and efficiency. Secondly, business model innovation also plays an important role, digital finance breaks through the traditional financial boundaries of time and space, so that financial services can more comprehensively reach the long-tail customer groups, and promote financial inclusion. Finally, institutional innovation should not be ignored. In the context of the rapid development of digital finance, regulators need to continue to innovate regulatory tools to ensure financial stability and security, and at the same time promote the smooth development of fintech. In this change, realising the high-quality development of digital finance has become an industry consensus and a strategic goal, and the cultivation of innovative financial talents is the endogenous driving force for development. The cultivation of innovative financial talents in China relies to a large extent on the higher education system. In the traditional education model, due to the over-emphasis on the inculcation of knowledge and the cultivation of test-taking ability, often ignoring the cultivation of innovative thinking and ability of students, restricting the emergence of innovative financial talents in China. This requires that financial talents not only need to master solid professional knowledge, but also have keen insight, flexible adaptability and continuous innovation.

2.2 Complex financial talents who master multi-dimensional knowledge system

The modern discipline of finance has gradually demonstrated its distinctive characteristics towards the natural sciences, and the scope and depth of its research are constantly expanding, increasingly breaking through the inherent boundaries of traditional finance. This discipline is no longer limited to the traditional financial theory and practice of the discussion, but with economics, mathematics, statistics, computer science, physics and psychology and other disciplines to form a close and complex intertwined relationship, together to build a multi-dimensional, interdisciplinary comprehensive knowledge system. This interdisciplinary nature of the contemporary financial talents put forward more stringent requirements, financial talents not only need to have a deep theoretical foundation of traditional finance, but also need to master advanced mathematical modelling, data analysis, computer programming and other skills. In the field of financial engineering, for example, financial engineers use mathematical models and machine learning algorithms to integrate artificial intelligence technology with securities investment theory and design more advanced financial products. Intelligent investment advisor systems are able to use advanced algorithms to tailor personalised investment advice for investors based on their risk appetite and investment objectives; while quantitative investment strategies, with the help of mathematical models and computer programs, are used to conduct in-depth excavation of financial big data in order to discover those investment opportunities that are difficult to be captured by traditional investment methods. In the face of complex financial issues, financial talents need to show a broader academic vision and more in-depth interdisciplinary research capabilities, they need to use a variety of interdisciplinary methods for in-depth research. For example, when analysing the expected trend of the securities market, they need to learn to use the supply and demand theory of economics and psychological theory to analyse the market behaviour, use the theory of stochastic process of mathematics to carry out modelling and forecasting, use statistical knowledge to dig out the hidden information behind the data, and may also use the neural network algorithm to optimise the investment strategy. Through this interdisciplinary way of thinking and methodology, financial professionals are able to propose more effective solutions.

2.3 Applied financial talents with practical ability

Under the framework of traditional teaching mode, the most notable problem is the lack of cultivation of practical ability. Traditional financial education tends to systematically explain the theoretical knowledge of finance, and the teaching and assessment rely on classroom lectures and theoretical examinations. This kind of teaching strategy, which focuses on theory but not practice, enables students to build complete theoretical knowledge, but when facing the actual problems of finance, they often have insufficient analytical and solving ability, and it is difficult to transform the theory they have learned into practical application. In recent years, major financial institutions are actively responding to the wave of financial technology, targeted talent structure adjustment, cutting traditional financial positions to optimise the allocation of resources, significantly increase the recruitment of information technology, data analysis and other related positions. Taking the banking industry as an example, the data analyst position reflects the banking industry's demand for talent that combines technology and business. Candidates are required to have a solid foundation in mathematics and statistics, be familiar with programming languages such as SQL, Python, etc., and be able to have an in-depth understanding of the bank's business processes and the market environment, and to combine the results of data analyses with the actual business. Similarly, the demand for professionals in other financial institutions is increasingly characterised

by an applied approach. Insurance companies have also seen significant changes in the setting of fintech positions, adding positions in a variety of areas such as actuarial evaluation, claims management, software development, application operation and maintenance. This means that, in addition to traditional insurance business knowledge, the current insurance industry places more emphasis on the data analysis ability of financial talents as well as their ability to apply information technology, with a view to enhancing business efficiency, optimising customer experience, and achieving precision marketing and risk management through technological innovation. Therefore, under the development of new productivity, the curriculum system for training financial talents needs to put more emphasis on practical courses.

2.4 Internationalised financial talents with an open mindset

In the context of reconstructing the global industrial layout and reshaping the global economic structure, the internationalised talent element has become an important force to promote the development of new quality productivity. The general form of global productivity of the new quality productivity, the global talent reasonable allocation flow and mutual competition, all kinds of financial talents to the international division of labour, technological development, social needs and other ways to accelerate the integration of the global economy, and the global financial market to fully integrated, the full realization of financial services across the region, so have an open vision of the international financial talent has become an urgent need of the financial industry. On the one hand, internationalised financial talents need to have a global vision and strategic thinking, which means that they need to have an in-depth understanding of financial policies, laws and regulations as well as the market environment of different countries and regions. They are keen to capture the dynamic changes in the global financial market, including capital flows, exchange rate fluctuations, interest rate changes, and the innovation and development of various financial products, and they also need to pay attention to the changes in the international political and economic situation, as these changes are often closely linked to the fluctuations in the financial market, which can directly or indirectly affect investment strategies and risk management. On the other hand, cross-cultural communication ability is also an indispensable basic quality for international financial talents. In the international financial market, it is necessary to communicate efficiently with clients, colleagues and partners from different countries and different cultural backgrounds, which requires financial talents to have a keen cultural awareness, and be able to tolerate and understand the differences between cultures and national customs, so as to build up a relationship of mutual trust and cooperation.

3 Problems in the Training of Financial Talents in Colleges and Universities in the Perspective of the Development of New Quality Productivity

3.1 Lack of effective enhancement of students' innovation ability

In the context of accelerating the development of new quality productivity, innovation leads the development of financial quality, and the use of modern science and technology enables the in-depth integration of financial business and the information industry chain, creating new financial products and services. However, under the current mode of training financial talents in colleges and universities, there is a mismatch between the setting of professional courses and the needs of the market and industry. The proportion of theoretical courses is much higher than that of practical courses, or the arrangement of practical courses fails to accurately match the knowledge learnt in theoretical courses, which is not conducive to the construction and growth of students' innovative thinking. At present, most colleges and universities are unable to set up secondary colleges for finance majors, or to refine the classification of majors and set up separate majors such as financial technology and carbon finance. In addition, although financial technology, big data technology and other related courses have been added to the new training programme, the number of courses and the overall credit hours accounted for a relatively low proportion, and the traditional finance-related theoretical courses are inclined to indoctrination teaching, and there is a serious problem of cross-repeat between course contents.

At present, there are certain limitations in the exercise of innovation ability that finance students can get from activities such as innovation and entrepreneurship competitions and scientific research training programmes. Innovation and entrepreneurship competitions tend to focus on the application of theoretical knowledge and the simulation of existing financial models, and less on encouraging students to challenge traditional concepts or carry out disruptive and innovative thinking. In competitions, students are usually required to follow certain rules and frameworks, which to a certain extent limits their space for free play. In addition, undergraduate finance students can participate in research activities mainly in student research projects, academic presentations and conferences, and undergraduate graduation design, and have fewer opportunities to participate in faculty research projects, which reduces the effectiveness of research in educating people as university teachers do not adequately cultivate undergraduate students' research goals,

research ability and research spirit. Students also have less time to devote to scientific research, and under the result-oriented evaluation system, this leads to students' pursuit of short-term results and lack of motivation for long-term innovation and improvement.

3.2 Lack of cross-fertilisation of students' knowledge systems

With the technological change of the financial industry, the knowledge system of financial talents needs to be reconstructed, and the current demand for talents in financial institutions is for those interdisciplinary composite talents who are not only proficient in financial knowledge, but also have a scientific way of thinking, but the cross-fertilisation of the training of financial talents in colleges and universities is insufficient. In the implementation stage, the interdisciplinary cross and integration only completes the surface engineering, which is achieved by embedding the science and technology courses as course modules in the financial professional curriculum system. Although students can choose courses according to different disciplinary backgrounds to expand the breadth of knowledge, there is a lack of systematic planning and integration between these courses, resulting in the so-called cross-fertilisation actually presenting a combination rather than a fusion, and failing to achieve the expected results.

Teachers play a leading role in the process of realising the ability of financial talents to cultivate disciplinary integration, and colleges and universities urgently need to cultivate a team of professional teachers with interdisciplinary literacy. At present, the educational background of teachers of finance majors in colleges and universities is relatively homogeneous, and most of them enter the teaching position directly after graduating from school, and although they have solid theoretical foundation and research expertise in certain fields, they have insufficient ability to generalise complex knowledge. Teachers of finance should take the initiative to adapt to the requirements of the era of new quality productivity, and they should fully understand and master the relevant knowledge of digital intelligence technology. Although many colleges and universities have tried to teach some of their courses by bringing in some teachers with science and technology backgrounds or inviting teachers from the same college's science and technology faculties to teach some of the courses, these teachers are relatively lacking in deep financial literacy and are unable to combine digital intelligence technology with their professional knowledge well.

On the other hand, students have different degrees of acceptance of cross-disciplinary and cross-curricular learning, which impedes the advancement of cross-fertilisation in the training of financial talents. Many students lack the corresponding thinking ability and learning method when facing scientific and technological knowledge, and resist the relevant contents of mathematics and computers, which in turn affects their sense of identity and belonging to the profession. The traditional talent cultivation model mainly relies on secondary colleges to manage teachers and students, but under the interdisciplinary and inter-professional cultivation model, how to build a set of perfect organisational mechanisms to break down the barriers in teacher and student management, curriculum, teaching resources, etc., which requires further exploration and practice by university administrators.

3.3 Lack of substantive exercise of students' practical skills

With the development of financial technology and the emergence of new financial businesses, financial institutions are placing more emphasis on the demand for practical ability of talents. In the process of industry-teaching integration and collaborative education in colleges and universities, some teachers pay more attention to academic research and theoretical teaching, and lack the subjective initiative of practical teaching. Due to the lack of relevant practical experience in the financial industry, it is difficult to integrate practical teaching cases in theoretical teaching, and the content design of experimental courses can not be adapted to the real situation of the industry. In the process of promoting the policy of industry-teaching integration in colleges and universities, the specific implementation and operation process of practical courses is in form, which to a certain extent causes the waste of human resources and teaching resources. It is difficult for schools to effectively evaluate the results of teachers' experimental teaching, the cooperation of enterprises and the effectiveness of students' internships, so it is difficult to ensure that the model of industry-teaching integration can bring the expected positive results.

The communication channels between universities and enterprises are not smooth enough, and the cooperation between many universities and enterprises is only limited to the signing of cooperation agreements, failing to build an effective communication mechanism and establish a long-term and solid cooperative relationship, which leads to the blockage of information exchange and the difficulty of matching needs in the practice of cooperation between the two sides and makes it difficult to realise the goals of resource sharing and complementary advantages. There is a lack of common goal orientation and benefit incentive mechanism between universities and enterprises, and there are differences in their respective interests, which leads to differences and conflicts in the process of cooperation. Colleges and universities focus on the accumulation of theoretical knowledge and scientific research ability of students, while enterprises pay more attention to the practical ability and business skills training of employees, and this divergence of

interests hinders the formation of substantial win-win cooperation between the two sides. At present, many university-enterprise cooperation projects are still limited to traditional internships, practical training and other modes, lack of innovation and foresight. At the same time, given the special characteristics of the financial industry, some of the high-end technologies and businesses are classified, which also restricts the breadth and depth of school-enterprise cooperation.

3.4 Insufficient development of students' internationalisation literacy

As an important part of universities' service to the national talent strategy and an inevitable trend of high-level talent cultivation in the context of developing new quality productivity, internationalised talent cultivation is regarded as a core indicator in all kinds of audits and assessments of universities. Although most colleges and universities have implemented the concept of running schools in an open manner, implemented the internationalisation strategy, and committed themselves to cultivating financial talents to meet the needs of the society, when establishing the cultivation of internationalised financial talents as the core of the development strategy of the university, they tend to take a wait-and-see and progressive attitude in order to complete the assessment indexes, failing to fully realise its importance. Most universities in the current international financial talents training programme, language courses are forced to account for a relatively high number of hours, financial theory and practice courses are less, students are difficult to overcome the language barrier in the foreign professional courses, professional knowledge can not be effectively accumulated. In addition, some of the students' basic internationalisation qualities are neglected, such as international culture and customs, mastery of international financial rules, and cultivation of national sentiment, which leads to the difficulty of adapting to the needs of local economic and social development when financial talents are employed in foreign financial institutions.

Cultivating international financial talents needs to rely on a high-quality internationalised teaching team. Due to the differences between universities in terms of running characteristics, resource input and international influence, it is difficult for them to attract talents with overseas study experience or foreign teachers, and the teaching of language courses for students mainly relies on teachers from the Chinese foreign language institutes, and the teaching effect is generally poor. At the same time, the ability of internationalised teachers needs to be improved. Most teachers lack an international outlook and experience of living, visiting and academic exchanges abroad, making it difficult for them to be competent in teaching bilingual courses. The actual effect of universities in organising students to participate in economic international academic conferences, financial competitions, cross-border exchange visits and other activities is poor, and there are limited opportunities to get internships in multinational financial institutions or enterprises, which makes students' sense of international participation, international adaptability and competitiveness relatively weak.

4 Suggestions for reforming the training of financial talents in colleges and universities in the context of the development of new quality productive forces

4.1 Optimising the teaching evaluation system and encouraging participation in research activities

In the traditional teaching mode, the course content and assessment methods tend to focus on the memorisation and understanding of knowledge, and there is a need to balance the ratio of theory to practice, put more focus on students' active learning, exploratory learning and cooperative learning, and encourage them to master and apply what they have learnt in a deeper way through practice, experiments, projects and so on. Increase the cultivation of students' scientific research and innovation ability, try to let them participate in academic activities such as literature collation, field research, paper writing, etc. This kind of learning and exploration with target can improve the inefficient teaching of theoretical knowledge and enhance students' basic scientific research and innovation ability. At the same time, it is necessary to establish a diversified course assessment method, incorporating more experimental classes, innovation competitions, and scientific research outputs into the examination of comprehensive grades, and reducing the conflict between students' financial theoretical learning and the cultivation of innovation ability. The total credits and credit hours set in the training programme should be compressed in order to increase students' independent learning time, so that students can have more space for independent thinking and increase their subjective initiative in exploring finance-related issues.

Strengthening the environmental construction of student innovation. The backwardness of hardware conditions is often the main factor for students to participate in less innovative activities, colleges and universities should increase the construction of economic and management laboratory base and purchase digital financial virtual simulation training software. Let students have the conditions to carry out financial simulation transactions, through mastering the trading process of a variety of financial instruments, so as to accumulate advanced financial analysis ability and product innovation ability. In terms of creating an innovative atmosphere, colleges and universities should strengthen the

publicity of all kinds of competitions and scientific research activities, and strengthen the construction of the school's academic style, so as to make students interested in academic research. Regularly release information on competitions and scientific research activities on the official website and public number of the university, share articles on experience, invite famous experts at home and abroad to conduct lectures, and organise students to conduct research among universities. Universities should also organise a team of teachers for undergraduate innovation guidance to answer questions and solve problems in a timely manner during students' participation in competitions and scientific research activities, and to strengthen students' training in scientific research and innovation ability. Actively praise the innovation competitions and scientific research results achieved by students, and promote the transformation of the results of student innovation.

4.2 Promote cross-disciplinary integration and strengthen interdisciplinary exchanges and collaboration

Following the concept of interdisciplinary cultivation, the undergraduate programmes of the university are fully integrated and reclassified into several major categories. By optimising the allocation of resources, we have achieved the reconstruction of the curriculum system and the updating of teaching content. Deepening the comprehensive reform initiatives for financial majors, adding several cross-disciplinary major directions such as digital economy and financial technology, introducing cutting-edge knowledge and technology in science and engineering, and cultivating financial composite talents with mastery of computer technology, big data analysis, and mathematical modelling capabilities. Adhering to the principle of openness and integration of the curriculum system, the university coordinates the deployment of curriculum resources across the university, so that students have the autonomy to choose the content of inter-disciplinary teaching. With the help of cooperation with polytechnics, students can be inspired to generate new perspectives on financial disciplines, enhance their ability to think innovatively about complex issues, and produce high-level innovative results through the infusion of interdisciplinary knowledge systems. To build an interdisciplinary composite curriculum system, the current stage of the financial curriculum system will be rebuilt, incorporating general cross-curricula and specialised cross-curricula, and a cross-curricular system with a broad vision, a solid foundation and a high degree of comprehensiveness will be established.

In order to deepen the cross-fertilisation of the faculty and to cultivate a faculty with fusion qualities, the first and foremost task is to optimise the existing faculty structure by adopting a variety of measures to bring in teachers with cross-disciplinary backgrounds. Through systematic training programmes, the digital and intelligent literacy of existing teachers is comprehensively enhanced. This is not only to meet the needs of the times, but also to enhance the cooperation and communication among teachers within the university, and to promote the sharing of knowledge and experience among different disciplines. At the same time, the formation of interdisciplinary teaching and research teams encourages teachers from different disciplines to work hand in hand to overcome academic problems, improves the collaborative ability of teachers and student teams, fully releases their creativity, and enhances the practical effect of interdisciplinary cross-disciplinary.

4.3 Enriching practical teaching activities and improving the construction of industry-teaching integration bases

Construct a teaching and evaluation system that focuses on cultivating the practical ability of finance students, reconstruct classroom teaching activities by using innovative teaching platforms, and effectively design practical teaching links based on theoretical course contents according to the characteristics of the knowledge system of various courses. With the resources of teachers from entrepreneurship colleges, they jointly create high-level practical gold classes, aiming to improve the quality of practical teaching and build a multi-level practical teaching system. Colleges and universities should increase the capital investment in the construction of laboratories and financial simulation software, so that students can practice by simulating the trading of all kinds of financial products during their school years, learn to analyse market trends, formulate investment strategies, and design innovative banking and credit products, so that they can complete the practice of theoretical knowledge and skills, promote the growth of innovative practical thinking, and enhance the ability of co-ordination. Providing students with internship opportunities in various financial institutions enables them to accept various challenges in a real working environment, apply the practical knowledge they have learnt during their school years, enhance their practical operation ability, and cultivate a sense of competition and teamwork, laying a solid foundation for them to adapt to the working environment quickly after graduation.

Enhance teachers' awareness of practical teaching, and commit to cultivating a "dual-teacher" teaching team with rich experience and strong practical ability. Strengthening the construction of industry-academia-research bases is an important direction for the deep integration of higher education and industry, and colleges and universities should actively seek to co-operate with various financial institutions to build a new mode of university-enterprise co-operation.

In the financial field, senior practitioners have rich working experience and deep industry insight, and their professional knowledge and practical experience are extremely valuable to students. Industry experts are invited to serve as mentors in the internship base to guide students in practical operations and share the latest developments and trends in the industry. Further industry experts can be involved in the design of the curriculum, incorporating cases from actual work into the teaching content, so as to make the theoretical teaching closer to the reality. In addition, experts are organised to conduct special lectures, workshops and other activities, so that students can have the opportunity to have face-to-face exchanges with these practitioners, thus broadening their industry vision and enhancing their knowledge of and interest in the financial industry.

Through the deep integration of industry and education, comprehensively promote school-enterprise co-operation and ensure the improvement of the quality of student internships. Attract more social bodies to participate in the cultivation of financial talents, and build a multi-party collaborative cooperation mechanism among colleges and universities, enterprises and research institutions to jointly promote the cultivation of talents. Relevant universities should actively explore opportunities for cooperation with enterprises, establish industry-university-research teaching bases or financial technology industrial parks and other platforms to provide practical teaching venues and equipment, so that students can learn and practice in the actual working environment. The co-operation between the two sides can not only meet the demand of enterprises for talents, but also meet the teaching needs of universities. In addition, the establishment of financial technology industrial park is also one of the effective forms of university-enterprise cooperation, in the industrial park to set up laboratories, research centres and other scientific research platforms, to jointly carry out scientific research projects and technological innovation, while the enterprise can also take advantage of the talent and technology of universities to enhance their own R & D capabilities and market competitiveness.

4.4 Implementing the concept of openness in running schools and promoting international co-operation among colleges and universities

Under the goal of a strong financial country, in order to realise a high level of two-way financial openness, colleges and universities need to comprehensively practice the development concept of running schools in an open manner. In this context, they should closely link their own development with the development of the country and the region, introduce foreign high-quality educational resources through participation in international educational cooperation and exchanges, improve the level of education and teaching and scientific research and innovation capacity, and provide strong talent support and intellectual support for the national and regional education opening-up strategy. At the same time, universities should respond to the national "One Belt, One Road" strategy, establish cooperative relationships with universities in countries along the route, and jointly carry out educational cooperation projects. They should focus on cultivating high-quality talents with global vision, international financial knowledge system, high level of foreign language ability, familiarity with international financial rules, cross-cultural communication ability, international understanding and global competitiveness, and competence in international financial market transactions.

When colleges and universities scientifically formulate the cultivation objectives of internationalised financial talents, they should deeply understand the dynamics and needs of the international financial market. In building the cultivation system, they should create a diversified curriculum system covering multiple dimensions such as international financial theory, practical operation, case analysis and cross-cultural communication. Formulate flexible admission policies to attract students with different cultural backgrounds and international experiences, create a diversified and inclusive learning environment, and promote transnational teacher-student exchanges. Make full use of the existing international cooperation resources, continuously improve the governance effectiveness and level of the university's internationalisation, optimise the mechanism of foreign exchange and cooperation, promote the institutional reform of the Foreign Affairs Department or the Office of International Exchange and Cooperation, and promote the synergy of various departments, integrating it into all aspects of talent cultivation such as curriculum teaching, education management, and practice system.

Universities should give more autonomy to second-level colleges and encourage them to participate in promoting the cultivation of internationalised financial talents. Actively cultivate a series of high-quality international exchange and cooperation projects, and promote the construction of national first-class majors with international characteristics. Strengthen cooperation with famous overseas universities, financial institutions and research institutes, jointly develop financial courses and teaching resources with international advanced level, and introduce excellent foreign financial teaching materials, teaching cases and teaching methods. Enhance the quality of internationalised practical teaching in finance majors, and provide students with overseas internships, practical training and employment opportunities through establishing cooperative relationships with internationally renowned financial institutions and multinational companies, so that they can gain a deeper understanding of the rules and standards of the international financial market and enhance their ability to solve practical financial problems in practice.

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