

Construction of the Training Model for Innovative and Entrepreneurial Talents in Finance Against the Background of "Integration of Specialty and Innovation and Entrepreneurship"

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ABSTRACT

"Integration of specialty and innovation and entrepreneurship" is an important means of cultivating high skilled and high-quality interdisciplinary talents, and training students' innovation and entrepreneurship abilities on the basis of improving their professional literacy. There has always been a lack of integration of specialty and innovation and entrepreneurship in the field of finance. Innovation and entrepreneurship courses have not been integrated into the curriculum system, innovation and entrepreneurship courses have not been integrated into the classroom, and there is a shortage of resources in the teacher team for mass entrepreneurship and innovation. It is necessary to carry out a "integration of specialty and innovation and entrepreneurship" reform of the teaching content of finance, reform teaching design and teaching methods, and ultimately cultivate talents with applied practical innovation and entrepreneurship abilities.

Keywords: "Integration of specialty and innovation and entrepreneurship", Innovation and entrepreneurship, Talent cultivation.

1. INTRODUCTION

Local applied colleges and universities are important bases for cultivating regional service talents, and are the main battlefield for practical talents and innovative and entrepreneurial talents. "Integration of specialty and innovation and entrepreneurship" refers to the integration of professional education and innovation and entrepreneurship education, and the cultivation of students' innovation and entrepreneurship abilities on the basis of improving their professional literacy. Finance major in Shandong Technology and Business University began admitting undergraduate students in 2004 and is the only institution in the Jiaodong region to establish this major.

The core of financial education is the cultivation of professional talents, with financial and tax professional knowledge and skills as the core, cultivating students with a solid theoretical foundation, excellent skill level, and good professional ethics; The core of innovation and

entrepreneurship education is the cultivation of practical talents, training students' innovative and entrepreneurial thinking and awareness, improving their innovation ability, and equipping them with entrepreneurial spirit. The effective integration of the two can lay the foundation for cultivating high skilled and high-quality interdisciplinary talents. While cultivating professional skills, the integration can also maximize the innovative thinking of students majoring in finance, enhance their innovation and entrepreneurship abilities, and promote the improvement of their personal abilities, adding new vitality to the development of the finance major.

2. SHORTCOMINGS IN THE INTEGRATION OF SPECIALTY AND INNOVATION AND ENTREPRENEURSHIP IN THE FINANCE MAJOR

In September 2018, the State Council issued the "Opinions on Promoting High Quality Development of Innovation and Entrepreneurship and Creating an Upgraded Version of 'Mass Entrepreneurship and Innovation'", leading the deep integration of mass entrepreneurship and innovation, and various aspects of society. As a local talent training base, local colleges and universities should integrate the perspectives and concepts of entrepreneurship and innovation into the entire process of student training. The teaching model of innovation and entrepreneurship in local colleges and universities is still being explored, and there is a problem of insufficient integration of specialty and innovation and entrepreneurship.

2.1 Innovation and Entrepreneurship Courses Having Not Been Integrated into the Curriculum System

The integration of specialty and innovation and entrepreneurship requires effectively integrating professional courses and innovation and entrepreneurship courses, permeating the concept of entrepreneurship and entrepreneurship into the entire process of students' professional knowledge learning, and achieving the infiltration and integration of the curriculum system. But currently, the innovation and entrepreneurship course in applied colleges and universities is a separate course, and only this course involves innovation and entrepreneurship education, with shallow experience of integrating interdisciplinary and cross professional entrepreneurship education. The setting of professional curriculum and mass entrepreneurship and innovation curriculum are two separate layers, and they are only perfect within their respective professional fields, which cannot achieve effective integration. Therefore, it is necessary to promote the deep integration of innovation and entrepreneurship education in finance and professional education, build a characteristic curriculum of "integration of specialty and innovation and entrepreneurship", and carry out the reform of "integration of specialty and innovation and entrepreneurship" in finance from two aspects. Firstly, in terms of teaching content and resources, the course emphasizes the rationality

and orderliness of integrating innovative and entrepreneurial concepts and knowledge into the teaching process, as well as the feasibility of cultivating students' innovative and entrepreneurial abilities. Secondly, in terms of teaching design and methods, attention should be paid to diversified teaching methods, blended online and offline teaching models, as well as hiring entrepreneurs or managers with rich entrepreneurial management experience in the industry to participate in classroom teaching and course construction.

2.2 Innovation and Entrepreneurship Courses Being Not Integrated into the Classroom

The existing innovation and entrepreneurship education mainly focuses on lesson plans, supplemented by case studies, and is more manifested in lectures by teachers. The content tends to be formalized, and students may have strong innovation theories, but lack opportunities and abilities to cultivate innovation and entrepreneurship practices, resulting in a lack of deep understanding of entrepreneurship among students, which cannot meet the needs of entrepreneurship and innovative talents. So it is a must to find a method to integrate innovation and entrepreneurship courses into classroom teaching, infuse innovation and entrepreneurship concepts while teaching professional courses, and ultimately change the way students think and think. It is necessary to no longer cultivate students' innovation and entrepreneurship awareness through a single innovation and entrepreneurship course, but to implement the concept of innovation and entrepreneurship throughout the entire process of student professional training and professional course teaching, and integrate innovation and entrepreneurship education into professional education from all aspects and perspectives. The organic combination of the two can subtly influence students' thinking methods and ways in a subtle and effective way.

2.3 Insufficient Resources of Innovative and Entrepreneurial Teaching Staff

The implementation of advanced educational concepts is closely related to the level and ability of teachers. Applied colleges and universities are increasingly emphasizing the use of the integration of specialty and innovation and entrepreneurship to cultivate students, but there are still problems such as insufficient teaching staff, low level of

professionalization of teachers, and lack of practical experience. At present, there are both full-time and part-time teachers in innovation and entrepreneurship education, with a few being professional course teachers and the majority being professional course teachers, counselors, administrative personnel, etc. Most of the teachers who teach courses lack professional training and teach based on their own experience and understanding of innovation and entrepreneurship. The content lacks systematicity and only discusses innovation and entrepreneurship in the classroom. There is no good atmosphere for entrepreneurship and entrepreneurship outside of class, which cannot guarantee the teaching effect of innovation and entrepreneurship courses. The cultivation of the teacher team for entrepreneurship and innovation is the top priority for the development of entrepreneurship and innovation education, and it is also one of the key factors for the success of entrepreneurship and innovation education. Based on practical needs and the goal of cultivating entrepreneurial talents, building a teacher team that integrates specialty and innovation and entrepreneurship is the trend for the future development of entrepreneurship and innovation education.

3. REFORM OF TEACHING CONTENT FOR THE "INTEGRATION OF SPECIALTY AND INNOVATION AND ENTREPRENEURSHIP" IN FINANCE

Finance elaborates on the most general laws, basic theories, basic operations, and basic knowledge of finance and taxation, with a focus on reflecting the relationship between the government and the market - fiscal functions - fiscal expenditures - fiscal revenue - fiscal management - fiscal policy context, and introduces China's fiscal reform practices through different forms. The reform of "integration of specialty and innovation and entrepreneurship" requires optimizing classroom teaching content.

3.1 Establishing an Educational Philosophy of "Integration of Specialty and Innovation and Entrepreneurship"

The study of finance professional courses follows the law of theory to practice, with close

connections between knowledge points and emphasis on the continuity of knowledge points. The study helps students form a technological chain and knowledge system, expands their learning and thinking methods, and ultimately achieves an organic combination of professional knowledge and innovation and entrepreneurship abilities. The purpose of expanding thinking is to encourage students to form a systematic support system, enabling them to apply learned methods to solve similar or related problems, and learn to integrate and draw inferences. "Integration of specialty and innovation and entrepreneurship" is to integrate the concept of entrepreneurship and innovation into the classroom. It is necessary to utilize knowledge related to finance to enhance students' problem-solving and scientific reasoning abilities, incorporate innovative and entrepreneurial concepts into the teaching process, enhance their innovative and entrepreneurial thinking, and improve their entrepreneurial and employment abilities. The purpose of innovation and entrepreneurship education is to achieve mutual complementarity and promotion between classroom teaching and practical teaching, promote the comprehensive development of students, organically combine professional knowledge with innovation and entrepreneurship ability, enhance innovation and entrepreneurship ability, and optimize talent cultivation.

3.2 Building a Curriculum Core Knowledge System for the Integration of "Specialty and Innovation and Entrepreneurship"

It is also necessary to carefully design and collect cases around fiscal expenditure and fiscal revenue, integrate knowledge points into the cases, analyze knowledge points through case studies, guide students to analyze and solve problems, and cultivate students with innovative and entrepreneurial professional qualities. The construction of the "integration of specialty and innovation and entrepreneurship" curriculum system includes three levels of construction. The first is at the level of job requirements, It is a must to reconstruct teaching content based on social job demands, accurately align talent cultivation with the demands of society, analyze talent demands and job information, solve the problem of current teaching content deviating from actual needs, and cultivate talents that can meet the demands of social positions. The second is at the level of professional competence. On the basis of matching job

requirements and restructuring teaching content, it is also necessary to match teaching content with job abilities, achieve smooth integration of teaching process and work ability, and cultivate students' innovation and entrepreneurship abilities and professional qualities. The third is at the level of lifelong human development. The ultimate goal of job requirements and vocational ability cultivation is to promote better human development, cultivate students' lifelong learning ability, nurture the innovative and entrepreneurial qualities that students need throughout their future careers, and enable them to adapt to the changing times.

3.3 Establishing an Innovation and Entrepreneurship Platform and Implementing Innovation and Entrepreneurship Practices

Taking the fiscal major course "Tax Planning" as an example, teachers can analyze in detail how to build an "integration of specialty and innovation and entrepreneurship" characteristic course. "Tax Planning" is a professional course designed to cultivate and test students' planning knowledge and professional skills. It lays a solid foundation for students to obtain certificates such as Certified Public Accountant and Certified Tax Agent in the future, and it is necessary and reasonable to carry out the integration of specialty and innovation and entrepreneurship. There will be a must to promote the deep integration of innovation and entrepreneurship education and professional education in the "Tax Planning", establish "integration of specialty and innovation and entrepreneurship" characteristic courses, and innovate talent training models. Through the second classroom and innovation credits on campus, the aim is to cultivate innovation and entrepreneurship, expand entrepreneurial education resources through employment internship bases, and enhance students' innovation and entrepreneurship capabilities through various innovation and entrepreneurship competition platforms.

Practice is the only criterion for testing truth, and innovation and entrepreneurship that are detached from reality is nothing but empty talk. To encourage the enthusiasm of college students to participate in innovation and entrepreneurship, applied colleges and universities should build an innovation and entrepreneurship platform that spans the entire student life, providing students with certain venues, funds, and technological support for entrepreneurship, enhancing the entrepreneurial

environment and atmosphere, and implementing innovation and entrepreneurship practices and projects. The Shandong Technology and Business University College Student Entrepreneurship Center Incubation Base has been exploring since 2010. In 2015, the Innovation and Entrepreneurship College was established, incubating more than 600 entrepreneurial teams over the past decade, cultivating a series of entrepreneurial models such as Daben Public Welfare and Fangpian Media, and driving employment for over 20,000 people. The next step is to continue to increase the construction of innovation and entrepreneurship platforms, build nests to attract talents, and help college students implement innovation and entrepreneurship projects.

4. TEACHING DESIGN AND METHOD REFORM FOR THE "INTEGRATION OF SPECIALTY AND INNOVATION AND ENTREPRENEURSHIP" IN FINANCE

Innovation and entrepreneurship education is a guarantee of talent quality, with significant strategic and practical significance. Implementing innovation and entrepreneurship education in universities can cultivate students' innovative thinking awareness, enhance their innovation and entrepreneurship abilities, and play a significant role in talent cultivation for national construction. Professional courses are one of the main components of higher education, and integrating innovation and entrepreneurship into the teaching of professional courses for cultivating talents is an important measure for conducting innovation and entrepreneurship education. Only by integrating the concept of innovation and entrepreneurship into the entire teaching process of professional courses can students establish innovative awareness, use their learned knowledge to start businesses, and cultivate innovative talents with professional skills.

4.1 Reform of the Teaching Method of "Integration of Specialty and Innovation and Entrepreneurship"

The integration of curriculum education and innovation and entrepreneurship education cannot be separated from the reform of teaching methods. The goal is to cultivate students' ability to solve complex engineering problems through diverse teaching methods such as case-based, discussion

based, and teaching research project driven approaches, while promoting student learning initiative and cultivating innovation and entrepreneurship abilities.

During the teaching process, typical practical cases related to government expenditure will be introduced into the teaching, and the course content will be introduced through the knowledge involved in the cases. Case analysis teaching can transform abstract knowledge into methods for exploring and solving problems, which not only is beneficial for students to understand and master theoretical knowledge, but also inspires students to actively think and discuss problems, achieving the combination of theoretical knowledge and practice.

After completing theoretical knowledge, students engage in experiential teaching through experimental courses arranged in the curriculum. Through public finance management software, students can verify the theoretical knowledge learned, and gain a deeper understanding and perception of big finance management; through tax practical training software, students can enhance their hands-on operation ability.

Introducing teacher research projects into teaching can deepen the innovation and theoretical depth of course content, such as, applying the content of the Teacher Teaching Innovation Competition to the classroom, utilizing online tools such as China University MOOC, Wisdom Tree, QQ Live, DingTalk, and MOOC to interact online and offline, forming a comprehensive teaching effect.

4.2 Reform of Course Assessment Methods for the "Integration of Specialty and Innovation and Entrepreneurship"

It is necessary to reform the traditional assessment method of this course, no longer adopt the lifelong assessment method of final exams, increase the proportion of process assessment, and implement diversified course assessment methods.

Teachers include student attendance rate, classroom discussion performance, homework exercises, stage tests, paper reports, practical activities, etc. in the process assessment, refer to the data records of the entire student's learning to form the process assessment score, and then calculate a certain weight into the final assessment score of the course, providing a more objective and fair assessment result. The assessment process aims to stimulate students' interest, change their insufficient

independent learning ability and low participation, and guide them to think independently and learn actively.

4.3 Teacher Reform of "Integration of Specialty and Innovation and Entrepreneurship"

The finance major should improve the mechanism for cultivating teachers' innovation and entrepreneurship abilities, promote integrated education with professional teachers as the main focus and counselors as the auxiliary, and make the teaching ability of innovation and entrepreneurship education an important part of pre-job training and further education for teachers. Teachers should fully utilize the school's teacher training policies, exercise their abilities through methods such as secondment, further education, and visiting students, and improve the teaching and research abilities of teachers, promote teaching through research. Teaching and research is an important scientific research work for teachers, use teaching research to promote talent cultivation, and strengthen the integration of science and education to cultivate talents.

Implementing modular education, professional teachers are responsible for the integration of specialty and innovation and entrepreneurship teaching in a module based on their expertise. Teachers can establish a mutual observation and listening system, hold regular teaching seminars, learn from each other, and jointly explore teaching methods. Schools should encourage and support teachers to adopt professional knowledge and patented technologies for school-enterprise cooperation, independent entrepreneurship, and other measures to industrialize scientific and technological achievements, leading students to carry out innovation and entrepreneurship practices. Strengthening the training of teachers in ideological and political education and innovation and entrepreneurship education, as well as cultivating the team of teachers in entrepreneurship and entrepreneurship, are the top priorities for the future development of blended education.

4.4 Reform of "Integration of Specialty and Innovation and Entrepreneurship" Increasing the Strength of Experimental Teaching

The finance major at Shandong Technology and Business University currently relies on two

softwares for experimental teaching. Firstly, the experimental teaching of the new public finance management software Gsoft at CUHK is based on advanced modern public finance management ideas, with the construction standards of the "Golden Finance Project" as the requirements and the direction of financial reform as the guidance. It follows the standards of e-government construction, focuses on big finance management, provides students with comprehensive simulation operation processes, and improves their hands-on ability. Secondly, the enterprise tax practical training teaching system mainly serves practical teaching and compensates for the lack of tax practice among students.

So, it is necessary to continue to build a practical platform for innovation and entrepreneurship education, and achieve true innovation and entrepreneurship education. Under the reform of "integration of specialty and innovation and entrepreneurship", there is a necessity to continue to increase the intensity of experimental teaching, improve students' practical and practical abilities, and ultimately form a diversified teaching method based on professional courses, comprehensively using heuristic, discussion based, case based, and teaching research project driven methods. There is also a necessity to strengthen experimental teaching, promote innovation and entrepreneurship education reform, promote students' practical exploration, and greatly enhance the breadth and depth of their participation in innovation and entrepreneurship education.

5. CONCLUSION

Education is igniting flames, igniting sparks of innovative thinking in students, and activating their thinking. The way to complete the teaching of professional courses within the limited classroom teaching time, while also integrating innovation and entrepreneurship elements, and achieving the integration of professional courses and innovation courses, is something worth considering for every professional teaching teacher. The integration of specialty and innovation and entrepreneurship should be based on the reform of professional training objectives, with a focus on teaching content reform, teaching methods reform as a means, and teacher team construction as a basis, ultimately cultivating talents with high academic cultivation, innovation and entrepreneurship abilities, as well as noble morality and social responsibility.

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