

Research on the Core Course of Internet Finance and the Construction Path of Teaching Resources

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Abstract

The construction of Internet finance core courses and teaching resources is an important factor to ensure the sustainable development of the quality of Internet finance professionals. This paper analyzes the needs of Internet financial talents and the current situation of university training. This paper gives the effective path of the construction of Internet finance core courses and teaching resources, and puts forward the key points to ensure the construction of teaching resources.

Keywords

Internet finance, core courses, teaching resources.

1. The Demand for Internet Financial Talents and its Training Status

1.1. Demand for Internet Financial Talents

In recent years, there is a strong demand for the construction of Internet finance major. The number of colleges and universities offering internet finance major in China is growing rapidly and the enthusiasm for application is high. At present, the talent attraction index of Internet finance industry is as high as 2.66, ranking the first in all industries. According to the (Research Report on the construction of China's Internet Finance talent system), the number of Internet Finance practitioners will reach 4.35 million in 2024, and the talent gap in China's Internet finance industry will reach over one million in the next 5-10 years. In the outline of financial industry planning issued by Guangdong Province, Dawan district and Dongguan City, there are policies related to the development of Internet financial industry.

1.2. Current Situation of Internet Financial Personnel Training

It is worth noting that most of the talents in the Internet finance industry come from the cross industry talent flow and have not yet established their own talent training system. At present, there are still some problems in the training of Internet finance professionals in Colleges and universities, such as weak professional foundation, lagging behind in the development of the industry, lack of professional standards, lack of teaching resources for teaching courses, low degree of standardization, and to some extent, there are problems such as resource reconstruction.

Under the new situation, the lagging of the course setting of finance is mainly manifested in two aspects. First, at the macro level, the argument that finance is subordinate to economics and management has an impact on the design of the course system of finance. The non independence of the subject makes the resource investment of the course setting of finance theory contradict the quality of the training objectives of the financial industry, especially the specific positioning of the training of new Internet financial talents. Second, at the micro level, China's financial disciplines take monetary banking and international finance as the main core curriculum system. The former focuses on the national macro monetary policy, while the

latter focuses on the national foreign exchange policy and the analysis of micro enterprises' international economic and trade exchanges.

2. The Core Course of Internet Finance and the Effective Path of Teaching Resource Construction

2.1. Construction of Internet Finance Curriculum System Oriented by Talent Demand

Internet finance, as a product of the integration of financial industry, Internet industry and modern information technology industry, is a new industry with great innovation vitality and growth potential, and also a key area of financial reform and innovation in the new era. The Internet financial industry requires practitioners to be proficient in traditional financial theories and methods as well as Internet thinking and technology. Under the influence of the rapid expansion of industry scale, there is a shortage of this kind of compound talents in the whole industry.

It is urgent to reconstruct the curriculum system of financial major in Colleges and universities in China. In order to meet the needs of the industry, colleges and universities in China should set up a special course system of Internet Finance compatible with traditional finance according to the development trend of Internet Finance and the characteristics of financial products. The course system should be based on the study and practice of financial theory, fully consider the characteristics of Internet finance, and set up courses from multiple perspectives, including Internet financial product design, Internet financial product marketing, Internet financial risk supervision, etc., to meet the needs of students' learning, so that financial graduates can be competent for the post of Internet Finance and meet the students' personality The demand.

From the perspective of specific curriculum, professional courses can be divided into: basic compulsory course module, professional compulsory module, professional elective module and experimental practice module. First of all, the main courses of the basic compulsory module include: microeconomics, macroeconomics, accounting, finance, monetary banking, statistics, etc. the curriculum is mainly designed to cultivate students' financial professional quality from the perspective of macro and micro economy and financial development at home and abroad, so as to lay a solid foundation for students. Secondly, the major required courses include: introduction to Internet finance, Internet financial marketing, big data analysis, Internet financial risk supervision, econometrics, corporate finance, international finance, financial engineering, etc. The course is designed to focus on training students' professional knowledge and skills, including data mining, network security and risk assessment capabilities, so that students in various fields of financial industry, including banking, securities, insurance, etc. can catch by. The major elective courses include: introduction to world economy, international investment, basic knowledge of securities fund, real estate finance and investment. Students can choose the courses they are interested in from many courses related to finance to study, which greatly stimulates their interest in learning, and at the same time expands their knowledge and overall comprehensive quality.

The main courses of the experimental practice module include: basic accounting skills training, banking skills training, securities investment analysis experiment, econometrics course experiment, corporate finance course experiment, financial engineering course experiment. The experimental practice module is designed to improve students' professional practical operation ability, enhance students' practical operation and cross-border integration ability, attach importance to Internet financial business operation and Internet technology application and skill training, and realize the sustainable development of Internet finance.

2.2. The Construction of Internet Finance Teaching Platform Resources with "Learning as the Center"

Serving the "Internet +" financial strategy, adapting to the trend of Internet plus online education convergence, giving play to the key role of information technology in Internet finance, occupation education and professional education reform, grasping the development trend and talent demand of Internet financial industry, taking the advanced technology such as big data as the guideline, and taking the Internet financial business mode and core technology as the main line. Based on the relevant research results of the training mode of Internet financial professionals, integrating the latest technology application of the Internet industry, integrating the integration platform of innovation and entrepreneurship education and the resource application mode of online and offline hybrid teaching.

The construction of Internet finance teaching platform resources follows "integrated design and structured curriculum". "Integration" mainly refers to resource construction as the main body, taking professional resource center and curriculum resource center as the platform, taking 16 courses and professional resource base as the core. "Integration" includes four modules:

Professional resource center module, including professional standards, teaching standards, talent training programs, etc. under the guidance of industry enterprise experts and curriculum experts, conducts in-depth research on various posts of Internet finance, develops post professional standards, builds professional curriculum system and develops talent training programs.

Curriculum Resource Center, Module Curriculum Resource Center, is an orderly combination of module material infrastructure, etc., among which structured curriculum is mainly distributed in the typical task module of the curriculum center module integrated into the enterprise work scene when presenting on the front page of the Internet financial resource database, presenting the materials of the course in the front desk of the Internet financial resource database, and in the Internet financial resource database There are two modules in the material center of the micro course center.

In order to meet the needs of the Internet finance professional posts, 16 courses, including the compulsory courses and practical teaching courses, are to be built. The content of the resource center course construction is to meet the needs of the Internet finance professional ability, so as to realize the close combination of teaching resources and the knowledge and ability quality requirements of the Internet finance professional posts.

2.3. Practice Oriented Internet Financial Practice Platform Resource Construction

Internet financial practice platform is employment oriented, including practice operation simulation platform, financial supervision simulation platform and school enterprise cooperation base. First of all, practice operation simulation platform. The platform focuses on simulation transactions of various financial products, including financial e-commerce, P2P, crowdfunding and network third-party payment, etc., so that students can get a comprehensive understanding of the comprehensive, latest and composite financial products in theory, especially the financial practitioners who are engaged in the basic business work of financial institutions such as banks, securities, insurance, funds, etc.

3. The Core Courses of Internet Finance and the Guarantee Measures for the Construction of Teaching Resources

3.1. Strengthen the Construction of Teaching Staff and Improve the Professional Quality of Teachers

The quality of college teachers determines the quality of Internet financial talents. Under the background of Internet finance, college teachers should not only have solid financial professional theory, but also have Internet thinking and related interdisciplinary professional skills to effectively cultivate financial practitioners in line with the needs of social development. First of all, strengthen the professional continuing education of teachers. Secondly, improve the teachers' awareness of subject specific teaching reform. Colleges and universities should encourage and support teachers to carry out the application and research of Internet finance subject teaching reform, concentrate and strengthen the research direction of teaching reform according to their own school running characteristics, and improve teachers' teaching reform ability.

3.2. Increase the Investment in Educational Reform Funds and Improve the Guarantee Mechanism of Educational Reform Innovation Funds

The continuous investment of teaching reform funds is the core foundation of the reform and innovation of Internet finance curriculum and teaching resources construction. In order to adapt to the rapid innovation of Internet financial products in the rapid iteration, the school should strengthen the financial support for the education reform. First of all, we should continue to strengthen the investment in the initiation of educational reform projects, and constantly consolidate and promote the outstanding achievements of educational reform. Secondly, we should expand the investment of Internet Finance laboratory and practice base. Based on its own characteristics and relying on the setting of Internet finance curriculum system, the school supports the curriculum funds in different categories and develops and establishes a new Internet Finance laboratory. At the same time, we will communicate with enterprises, promote long-term cooperation through R & D support from both sides, and build an off campus talent practice base suitable for the ability training of Internet financial practitioners.

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