https://doi.org/10.37420/j.cer.2024.005

Research on the Construction of Talent Cultivation Mode of Finance Majors in Applied Undergraduate University under the Background of New Liberal Arts

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Abstract:
In the context of the new liberal arts, the demand for talents in the financial industry has undergone profound changes, requiring financial talents to have a broader disciplinary background, higher comprehensive quality and practical ability. Therefore, the training of financial professionals in applied undergraduate colleges and universities is also facing new challenges. Through the research on the talent cultivation mode of finance majors in applied undergraduate colleges under the background of new liberal arts, the article proposes to cultivate composite and applied innovative financial talents to cope with the development needs of the times, and focuses on the "new" connotation of the new liberal arts and builds a new mode of talent cultivation from the aspects of talent cultivation system, curriculum system, teaching mode, practice platform, and so on. Focusing on the "new" connotation of the new liberal arts, we will construct a new mode of talent cultivation from the aspects of talent cultivation system, curriculum system, teaching mode and practice platform to improve the quality of talent cultivation.

Keywords:
New liberal arts; Applied undergraduate; Finance major; Talent cultivation

1.Introduction

In 2019, 13 departments, including the Ministry of Education and the Ministry of Science and Technology, jointly launched the "Six Excellence and One Pioneer" programme 2.0, which calls for the comprehensive promotion of the construction of new liberal arts. Afterwards, the Ministry of Education's New Liberal Arts Construction Working Group issued the Declaration on the Construction of New Liberal Arts, which made a comprehensive deployment of the construction of new liberal arts. As a reflection on the traditional discipline construction and talent cultivation mode under the new situation, the new liberal arts has a positive role in cultivating innovative talents. With the acceleration of the new round of scientific and technological revolution such as big data, artificial intelligence, blockchain and so on, information technology and communication technology have been implanted in the field of finance on a large scale, which has had a subversive impact on the development of the financial industry, and the new financial industry has been emerging continuously, which has prompted the financial industry to urgently need a large number of high-quality composite and in-

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https://doi.org/10.37420/j.cer.2024.005

novative new financial talents with a multidisciplinary knowledge reserve, strong practical ability, and strong innovation ability. The traditional single-discipline financial personnel training mode is no longer adapted to the needs of the times. In the context of the construction of new liberal arts, the financial profession should follow the pace of the times, accelerate the reform and innovation of higher education in finance, and actively explore the new mode of training financial professionals.

2. Connotation of New Liberal Arts and Talent Cultivation Models

2.1.The new liberal arts

It is commonly believed that the concept of "new liberal arts" was first proposed by Hiram College of Arts and Sciences in the United States in 2017, but in fact, the Sloan Foundation in the United States as early as 1980 advocated the integration of technology and quantitative literacy into the field of classical liberal arts research, which changed the paradigm of liberal arts research and became the starting point of "new liberal arts" research in the United States. "In October 2018, China's Ministry of Education issued the Opinions of the Ministry of Education on Accelerating the Construction of High-level Undergraduate Education and Comprehensively Improving Talent Cultivation Capability (hereinafter referred to as the Opinions), marking the official start of the construction of "new liberal arts" in China. The Opinions mark the official start of the construction of "new liberal arts" in China.and comprehensively promote the construction of the "four new", vigorously promote the application of modern information technology in the field of education, such as big data and artificial intelligence, and improve the quality and connotation of education.

At present, academics have not yet defined the new liberal arts, this paper will refer to the views of Zhou Yi and Li Zhuozhuo[1] and Meng Yanfang and Zhao Jinghe[2], which argue that the "new" in the new liberal arts is mainly embodied in the following four aspects: new crossover, new paradigm, new path, and new function. The new crossover mainly stresses the cross-fertilisation between disciplines, breaks down the barriers between traditional disciplines, and promotes exchanges and cooperation between different disciplines. The new paradigm mainly focuses on upgrading the curriculum system and content to meet the needs of the times. This includes the introduction of new subject areas, updating the curriculum content to achieve cross-disciplinary integration and so on. The new path mainly focuses on the reform of the teaching mode, adopting new teaching modes, teaching methods and means, such as the teaching mode of virtual-real integration. The new function is mainly to buttress the practical needs of emerging fields, establish relevant practical teaching platforms, and enhance students' practical application ability.

2.2.Connotation of the talent training model

Talent cultivation mode refers to the sum of the process of implementing talent education under the guidance of certain modern educational theories and educational ideas, in accordance with specific cultivation objectives and talent specifications, and with relatively stable teaching content and curriculum system, management system and assessment methods[3]. It mainly contains the following aspects: first, educational philosophy. It is the guiding ideology of talent cultivation mode, which can guide us how to build talent cultivation mode and answer the question of "why education". Second, training objectives. Clearly cultivate the purpose and specifications of talents, that is, the cultivated talents should have the quality, knowledge and ability, mainly to answer the question of "what kind of people". Third, the curriculum system and teach-

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ing content. A series of courses and practical activities set up to achieve the training objectives. A scientific curriculum system should focus on the combination of theory and practice, to ensure that students not only master theoretical knowledge, but also have the ability to operate, mainly to answer the question of "what to train". Fourthly, teaching mode: what teaching methods and means should be adopted to achieve the training objectives. In the context of the new liberal arts, we should focus on interdisciplinary teaching, case study, teamwork and other diversified teaching modes, mainly to answer the question of "how to train". Fifth, teaching evaluation. It is the method and standard to assess and feedback the quality of talent cultivation. It is necessary to conduct a comprehensive assessment of the comprehensive quality of students, mainly to answer the question of "how to train".

With the rapid development of technology, all fields are experiencing digital and intelligent changes. The financial industry is no exception, and emerging fields such as financial technology and artificial intelligence are changing the ecology of the financial industry, and the demand for financial talents has also undergone profound changes. The transformation of the modern financial service model calls for the upgrading of the knowledge structure of financial talents, and the breadth and depth of the fintech-driven financial professional discipline crossover is insufficient, and the phenomenon of theory-heavy, practice-light, and weak crossover is more common, making it difficult to satisfy the cultivation needs of the new era for the interdisciplinary background of the composite financial innovation talents. In view of the difficulty of adjusting the curriculum system of traditional finance majors to keep up with the transformation speed of financial services, the insufficient integration of professional foundation and practical training, innovation and entrepreneurship knowledge, the lack of practical innovation ability, and the insufficient integration of virtual and real teaching methods and means, applied undergraduate colleges and universities should, in the context of the construction of new liberal arts, pay attention to breaking down the barriers of disciplines, and promote the cross-integration between different disciplines[4]. For finance majors, it is necessary to organically combine finance with mathematics, computer science, statistics and other disciplines to cultivate composite talents who understand both finance and technology. This interdisciplinary integration not only enhances the comprehensive quality of students, but also helps to improve their employment competitiveness.

3.The New Requirements of the New Liberal Arts for the Training of Financial Professionals

3.1.Development of Composite Competence Personnel

The rapid development of the digital economy has had a huge impact on the traditional financial industry, giving rise to all kinds of innovative financial products and financial services. Single financial knowledge can no longer meet the needs of the industry. In order to meet this challenge and support the transformation and upgrading of the whole industry, there is a strong demand for composite financial talents with digital competence as well as with the ability to cross and integrate their specializations[5], who are able to combine finance with other disciplines, such as maths, computers and economics, to form a more comprehensive knowledge system. This comprehensive quality enhancement not only strengthens their knowledge base, but also improves their way of thinking, innovation and practical ability, enabling them to better cope with the complex and volatile financial environment and respond to the needs of the digital transformation of the financial industry.

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3.2. Applied competence training

With the rapid development of science and technology, especially the popularity of big data and artificial intelligence, financial services are no longer confined to offline, but gradually transferring part of the business to online, and many financial services can be completed by online operation only, which requires that financial professionals need to have the traditional expertise in finance, but also need to have a certain degree of digital ability. In addition, with the development of information technology, the competition in the financial industry has become increasingly fierce. Many enterprises in the financial industry have achieved digital transformation, and data has become an important basis for financial decision-making. This requires finance students to have a data-driven mindset and master digital skills, such as data analysis, data visualization, machine learning, etc., to be able to extract valuable information from massive amounts of data and use data analysis techniques for decision support, which helps students better use digital tools and platforms to improve their work efficiency and innovation ability. The cultivation of digital financial talents not only helps to meet market demand and enhance individual competitiveness, but also provides a strong talent guarantee for the sustainable development of the entire industry.

3.3.Innovative capacity development

The construction of new liberal arts also puts forward requirements for the innovation ability of finance majors. With the continuous opening of the financial market and the intensification of competition, financial innovation has become an important driving force for the development of the industry, which requires that students majoring in finance have innovative thinking and innovation ability, actively explore the direction and path of financial innovation, and inject new vitality into the development of the financial market. In addition, the development of financial technology has brought great impact on traditional financial business. Only by possessing the innovative thinking of financial technology can students majoring in finance be able to cope with the challenges brought by financial technology, explore new business models and service methods, and contribute to the development of the financial industry.

Overall, with the development of technology and changes in the industry, the financial industry needs to constantly innovate to adapt to the changes in the market. And the cultivation of innovation ability not only helps students to cope with the challenges and changes that may arise in the future, but also enables them to better adapt to the future working environment and succeed in the challenges. Therefore, the cultivation of talents with creative thinking and innovative ability can provide a constant impetus for the innovative development of the financial industry.

4.Innovation of Talent Cultivation Mode for Finance Majors in the Context of New Liberal Arts

Based on the construction of new liberal arts and referring to the viewpoints of Ma Xiao and Li Chao[6], this paper focuses on the "new" connotation of "new intersection, new paradigm, new path, new function", grasps the key elements and links of talent cultivation, and establishes a talent cultivation system from cultivation objectives → curriculum system → teaching mode → practice system[7]. On the basis of meeting the industry's demand for the vocational ability of financial talents, a "new system" is formed, a "new curriculum" is opened, a "new mode" is established, and a "new platform" is built. "New platform", constructing a

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new model for training financial professionals in applied undergraduate colleges and universities.

4.1.New cross-cutting - forming a new system

Under the background of new liberal arts, applied undergraduate colleges and universities should have an in-depth understanding of the development trend and talent demand of the financial industry. Through cooperation and exchange with the financial industry, as well as in-depth research on the financial market, they can understand the development dynamics and future trends of the financial industry, grasp the characteristics of the industry's demand for talents, and emphasize the cultivation of interdisciplinary knowledge and ability. The new talent cultivation system should not only achieve the cross-fertilization of the "four new", but also cross-fertilization with big data, artificial intelligence, blockchain and other information technologies, and finance majors should integrate computers, statistics, mathematics, management and other majors to build a new system of finance majors based on disciplinary construction and with professional construction as a key. A new system of talent cultivation.

4.2.New Paradigm - Delivering New Courses

In order to cultivate financial talents with comprehensive qualities, finance majors should break the limitations of traditional single disciplines and establish an interdisciplinary curriculum system. This system should include courses on financial expertise, knowledge in related subject areas and emerging technologies. For example, courses on the intersection of finance and technology, such as blockchain finance and digital currency, can be offered to help students understand the development trend and application scenarios of financial technology. Through an interdisciplinary curriculum system, students will be able to acquire more comprehensive knowledge and skills and improve their overall quality and competitiveness in employment.

In the era of digital economy, data has become an important resource for the financial industry. In order to make better use of data-driven decision-making and business model innovation, finance majors need to strengthen courses in data analysis and processing. These courses may include statistics, econometrics, data analysis, etc. to help students master the basic principles and methods of data processing and analysis. Through these courses, students will be able to apply data analysis tools and skills to solve real-world problems, laying a solid foundation for future career development.

Finance majors also need to establish a diversified and personalized curriculum system. Every student has different interests and strengths, and in order to meet students' individual needs, finance majors should establish a diversified and personalized curriculum system. For example, professional direction courses in the field of finance, such as investment banking, risk management, etc., can be offered so that students can choose a direction for in-depth study according to their own interests. At the same time, elective courses in the financial industry, such as wealth management, insurance actuarial, etc., can also be offered, so that students can choose the corresponding courses according to their career planning. Through a diversified and personalized curriculum system, students are able to give better play to their own strengths and interests, enhancing their learning outcomes and career competitiveness.

With the continuous development and changes of the financial industry, financial majors should establish a mechanism for updating the curriculum system to ensure that the content of the curriculum is in line with the dynamics of the industry. Through cooperation with enterprises in the financial industry, the course content can be evaluated and adjusted regularly to adapt to the development changes of the industry and market

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demand. At the same time, industry experts can be invited to participate in curriculum design and teaching to introduce the latest industry knowledge and practical experience into the curriculum system. Through the mechanism of updating the curriculum system in line with the dynamics of the industry, students will be able to better grasp the latest dynamics and development trends of the financial industry and improve their competitiveness in employment.

4.3.New pathways - building new models

In the context of the new liberal arts, the new path of talent cultivation for finance majors is mainly embodied in the following two aspects: firstly, the existing teaching mode is transformed and upgraded, and the teaching mode is innovated. Eliminate the shortcomings of the traditional single teaching mode, based on the output orientation, the formation of "online + offline, in-class + extracurricular, virtual + simulation, technology + means" four-in-one, virtual and real integration of the teaching model, respect for the personalized growth of students, highlighting the central position of the students. Secondly, docking the talent demand of emerging industries and cultivating professional talents in line with the needs of society. With the rapid development of financial technology, the financial industry has an increasing demand for professional talents in data analysis, blockchain technology, artificial intelligence and other aspects. Therefore, finance majors should strengthen the teaching and scientific research in these fields and cultivate professionals with these skills. In addition, finance majors need to make full use of the resources of the government, industry, academia, research and use of multiple parties to improve the practical ability and innovation of students by docking the creativity, innovation and entrepreneurial practice of teachers and students with the industry and the society, and by transforming theoretical knowledge into practical application, so as to provide the development of the financial industry with new ideas and solutions for the development of the financial industry.

4.4.New functions - building new platforms

The new liberal arts requires financial professionals to have practical application ability and innovation ability, so financial majors should aim at realising the cultivation of college students' independent innovation and practical ability, and build a multi-level innovative practice teaching platform, which mainly contains four levels of platforms, such as professional practice platform, comprehensive practice platform, open research platform and innovation and entrepreneurship practice platform, so as to provide the cultivation of practice-oriented and innovative talents with a quality growth environment. The details are shown in Figure 1.

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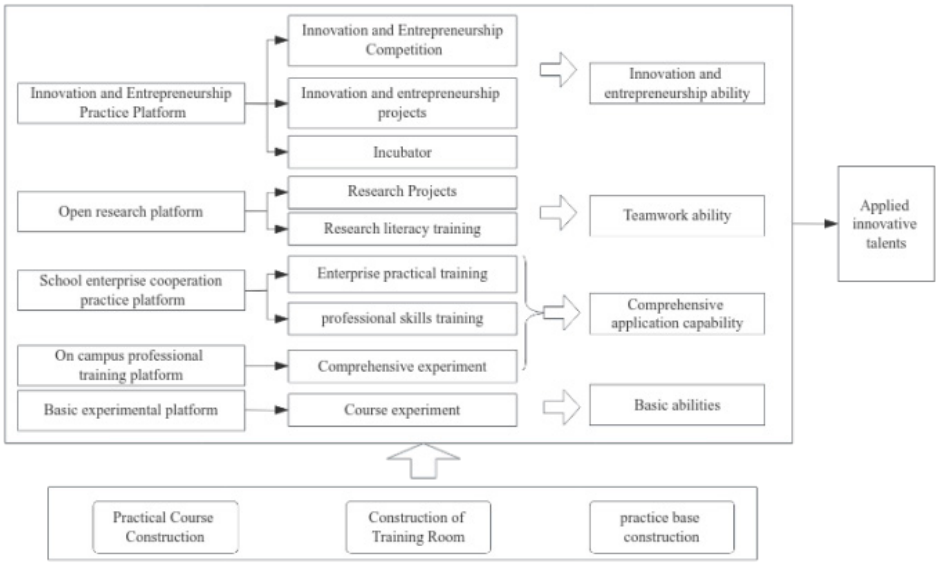


Figure 1. Multi-level practice platform

In order to meet the goal of training innovative talents with application, the practice platform is established progressively from low-order to high-order, which reflects the vertical hierarchical progression of the platform as well as the difference of the practice content within the same platform, so as to exercise the comprehensive practice ability of the students[8] .

The main objective of the basic experimental platform is to cultivate students' basic hands-on ability and help them to deeply understand and master the basic principles. By practicing basic experiments, students can apply what they have learnt, internalise theoretical knowledge, stimulate innovative thinking and deepen their understanding of knowledge in the professional field. The on-campus professional practical training platform, on the other hand, focuses on cultivating students' comprehensive application ability. The platform requires students to be able to solve practical problems based on what they have learnt. The school-enterprise cooperation practice platform aims to provide students with a mechanism for practice, internship and employment opportunities, and through in-depth cooperation between schools and enterprises, it aims to improve students' practical ability and competitiveness in employment. Enterprises can provide the platform with resources such as internships, practice projects and vocational training, and also provide students with services such as employment counselling, vocational planning, and employment recommendation, and at the same time, it can also deliver high-quality talents to enterprises in line with the post At the same time, it can also send high-quality talents to enterprises in line with the demand of positions, realising a win-win situation for both schools and enterprises. The open research platform aims to cultivate students' research ability and teamwork ability, and improve students' research quality and teamwork spirit through professional competitions and scientific research projects, through which students can be encouraged to participate in scientific research projects and disciplinary competitions at all levels. Innovation and Entrepreneurship Practice Platform: This platform aims to provide students with innovation and entrepreneurship education and practice opportunities, and to cultivate high-quality applied talents with innovative thinking and entrepreneurial ability.

Funding

1. This work has been supported by the Office of the Leading Group of Educational Science Planning of

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https://doi.org/10.37420/j.cer.2024.005

Guangdong Province on organizing the declaration of the 2023 Educational Science Planning Project (Higher Education Special Project): Research on the Innovation of Talent Cultivation Mode of Finance Majors in Applied Undergraduate Colleges and Universities under the Background of the New Liberal Arts (No.2023GXJK578).

2. This work has also been supported by Guangdong Higher Education Association's 14th Five Year Plan for 2023 Higher Education Research Projects: Research on the Path of Quality Improvement of Finance Major Construction in Private Undergraduate Colleges under the Perspective of Industry-Teaching Integration (No,23GQN31).

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