

Research and practice on "Five-in-one" talent cultivation system of modern financial professional group based on the transformation of old and new driving forces

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Abstract: Accelerating the transformation of old and new driving forces is an important strategic deployment for Shandong Province to take the lead in building a moderately prosperous society in an all-round way and opening the new journey of building a modern socialist country in an all-round way. Modern finance is listed as ten key industries in the Implementation Plan of the Major Project of Transforming Old and new driving Forces in Shandong Province. How to deepen the integration of industry and education and cooperation between schools and enterprises in the construction of professional clusters to meet the new needs of major projects to transform old growth drivers from new ones? This paper will carry out research on this problem, explore and innovate the five-in-one talent training system of modern financial professional groups, provide high-quality development services for the transformation of old and new growth drivers, and spare no effort to provide talents and intellectual support for the implementation of the major project of the transformation of old and new growth drivers.

Key words: Transformation of old and new growth drivers; Modern finance professional group; Five-in-one; Talent training system

1. Professional groups serve new and old kinetic energy to transform the new demand for talents and help the transformation and upgrading of the financial industry

In early 2018, The State Council approved the overall plan for building a comprehensive pilot zone to replace old growth drivers with new ones. This is the first regional and national strategy approved by The State Council, bringing major historic opportunities for Shandong's high-quality development. Development Plan of Modern Financial Industry of Shandong Province (2018-2022) clearly points out that: By 2022, a financial industry development pattern featuring strong overall strength, reasonable regional layout, sound organizational system, complete market functions, close integration of industry and finance, coordinated industrial development, and stable operation order will be formed in the province, providing strong financial support for the transformation of old and new driving forces in the province. According to the Action Plan for the Development of Jinan Modern Financial Industry (2018-2022), we should strive to build market-oriented, high-end, international, functional, innovative and pillar modern financial industry, and build an important domestic industrial financial center with strong resource concentration and service radiation ability. We will strengthen business, product and model innovation in the fields of technology, finance and consumer finance, and form the "Jinan experience" of financial services serving the real economy and replacing old growth drivers with new ones.

The construction of modern financial professional groups is conducive to the docking of industrial development, can improve the matching degree and accuracy with regional economy and industrial development, better docking of the complex requirements of talents, technologies and services on the industrial chain, and thus effectively realize the cultivation of high-quality talents. It is conducive to optimizing the professional structure, driving the overall planning, system design, scientific layout and collaborative promotion of the construction of professional groups with distinctive and advantageous specialties, highlighting and amplifies the "1+ 1> Aggregation effect and diffusion effect of 2 ". It is conducive to promoting the integration and sharing of resources. Through the joint construction and sharing of the organization and management of professional groups, the allocation of teachers, teaching resources, hardware facilities, the integration of production and education, and the cooperation between schools and enterprises, the intensive construction of basic teaching capabilities and shared resources can be realized, and the input and output rate can be improved.

With the major project strategy of transforming old and new growth drivers in Shandong Province as the guide and the construction of professional groups as the starting point, the "five-in-one talent training system of modern financial professional groups based on the transformation of old and new growth drivers" has been formed to meet the new demands of the major project of transforming old and new growth drivers in Shandong Province, and to provide talents and intellectual support for the implementation of the major project of transforming old and new growth drivers.

2. Establish modern finance professional group and determine talent training orientation

In view of the new demand for financial talents in the major project of replacing old and new driving forces, the guiding ideology is to open up the public basic platform, optimize the core modules of the major, highlight the characteristics of the professional ability, improve the comprehensive quality of students, and meet the new needs of the industry. To study and build a unified, coordinated and complementary curriculum system for professional groups among financial service and management, fintech application, wealth management, insurance and other majors. Clarify the same and different parts with the original professional training target positions, optimize and reorganize the

professional group of modern finance and training objectives.

The professional group cultivates firm ideals and beliefs, all-round development of moral, intellectual, physical, American and labor, a certain level of science and culture, good humanistic quality, professional ethics and innovation consciousness, a craftsman spirit of excellence, strong employability and sustainable development ability; To meet the needs of the rapid development of modern information technology such as artificial intelligence, cloud computing, big data and blockchain, master the knowledge and technical skills of financial management, finance, marketing and fintech, face the occupation group of modern financial service industry, and be able to engage in financial marketing, wealth management and fintech.

3. the establishment of modern financial professional group five-in-one talent training system

3.1 Build an employment-oriented course system of "platform + module" based on professional groups, including "sharing at the grass-roots level, separation at the middle level and mutual selection at the senior level"

Employment-oriented, we share basic professional courses such as Fundamentals of Finance, Financial Laws, Regulations and Professional Ethics, Fundamentals of Securities, Fundamentals of Accounting, Principles of Economics, Fundamentals of Big Data Application, Introduction to Artificial Intelligence, etc. The core courses of each major are divided according to the specialized courses. For example, the core courses of financial service and management are set up as Financial Service Marketing, Financial Service Etiquette, Bank Accounting Practice, Comprehensive counter Business of Commercial Banks, Credit business of commercial banks, Personal Finance, and Bank Risk Management. Core courses of fintech application major include Financial Data Statistics, Big Data Finance, Blockchain Finance, Fintech Marketing, Fintech User Operation, Fintech Product Design, and Fintech Compliance Practice. The core courses of wealth management major include Banking Products, Insurance Practice, Investment Practice, Securities Investment Fund, Financial Marketing, Financial Risk Management, Personal Financial Planning, and Corporate Finance. The core courses of insurance major include "Introduction to Insurance", "Property Insurance", "Personal Insurance", "Insurance Marketing", "Risk Management", "Social Security", "Introduction to Finance"; The quality development courses such as Statistical Analysis of Financial Data, Big Data Finance, Comprehensive Bank Counter Business, Marketing Skills, Financial Statement Analysis, Bank Risk Management and Blockchain Finance were selected by senior management. The curriculum system effectively realizes the sharing of practice and training bases of each major's curriculum resource base within the major group, integrates new knowledge and technologies such as cloud computing, big data, artificial intelligence and blockchain into the curriculum system, improves the "data literacy" of the major group, integrates curriculum ideology, politics and industrial culture into the curriculum system, and strengthens cultural education.

3.2 We will build a systematic training system featuring progressive progress at four levels and the integration of mass entrepreneurship and innovation

To construct a systematic training system of "four-level progressive training and mass innovation throughout", and explore ways to build a high-level vocational education training base integrating practical teaching, social training, enterprise real production and social technical services.

Overall planning of basic skills training, special skills training, comprehensive skills training, innovation and entrepreneurship ability training and other practical teaching links, through the "basic skills training → post skills training → comprehensive skills training → enterprise on-the-job practice" progressive improvement of practical ability training, "innovation and entrepreneurship training" throughout the training process. By integrating resources inside and outside the school and adopting the mode of "sharing platform + special module", we jointly build and share a batch of basic training platforms integrating "teaching, learning, doing, training, innovation and research", industry-leading innovation leading applied technology research and development platform, and innovation and entrepreneurship platform based on students' career development, so as to form a practical teaching system with outstanding overall functions.

3.3 Implement the "three stages and three integration" innovation and entrepreneurship education system

The "three stages and three integration" innovation and entrepreneurship education system of modern finance professional groups is implemented. Through three stages of "innovation and entrepreneurship cognition - innovation and entrepreneurship simulation - innovation and entrepreneurship practice", "innovation and entrepreneurship curriculum - innovation and entrepreneurship activities" and "integration of industry and education, integration of specialized innovation and innovation, integration of course competition" of professional groups are integrated. To integrate innovation and entrepreneurship education into the whole process of training professional talents.

3.4 Professional groups implement the ideological and political education system of "educating people through three harmonies"

Guided by the training requirements of modern financial professional groups based on the transformation of old and new driving forces, it innovates the ideological and political education system of "educating people with three harmonies", continuously promotes the reform of ideological and political courses and curricula of modern financial professional groups with the same ideological and political thoughts, the same goals, and the same actions, and makes joint efforts to truly integrate ideological and political education into the whole process of talent training of modern financial professional groups. Form the joint force of personnel training, training the composite modern financial technology skills.

3.5 Build a comprehensive quality training system of "ideological and political guidance, high emotion, integration of knowledge and practice, development of literary and cultural style, and habit of labor"

The group of modern finance majors focuses on the students' comprehensive cultivation of morality, intelligence, body, the United

States and labor on the basis of learning modern financial skills, and the construction of a comprehensive quality training system of "ideological and political guidance, high sentiment, integration of knowledge and practice, literary and cultural development, and habit of labor". Ideological and political guidance is "virtue" : Strengthen the principal position of the first class, enrich the community activities and academic activities in the second class and expand the social practice of the third class. High sentiment is "beauty" : on the basis of the implementation of ideology and politics in the classroom, integrated into the humanities and art general education courses, cultivate the aesthetic and humanistic quality of financial students, develop students' ability to appreciate beauty and create beauty, and cultivate their noble sentiment and civilized quality education. The combination of knowledge and practice is "wisdom" : inheriting and innovating the development concept of "pursuing excellence" in the excellent traditional Chinese business culture, cultivating students' craftsman's heart of "choosing one thing, perfecting one skill and lasting life", improving financial skills, and developing "one skill" on the basis of mastering financial professional knowledge. Both culture and style are "body" : Establish a professional experience center composed of Confucius Foundation, new Confucian Merchant Forum and comprehensive experience room, build craftsman spirit and innovation ability through the new Confucian merchant forum, mainly set up experiential training courses, build classic training courses into regular teaching courses, carry forward the spirit of Lu Shang culture and enrich the soil of cultural cultivation. A vocational physical fitness test system should be established to equip students with physical fitness for future career development. Customary labor is "labor" : Cultivate students' labor habits through daily life and practice activities in and out of school. After a series of courses in professional groups, finance students have become the comprehensive development of modern financial technical talents.

In order to guarantee the orderly teaching of the five-part integrated talent training system for modern finance professional group, it is necessary to carry out detailed construction in five aspects, namely, the training mode of modern apprenticeship, the training center of modern finance professional group, the mechanism and system of school-enterprise cooperation -- modern finance industry college, the innovation team of education and teaching, and the quality evaluation of professional group. Through a series of construction of five-in-one talent training system for modern financial professional groups, a group of compound modern financial technical and skill talents are trained to serve ten industries transforming from old to new driving forces -- modern financial service industry, and provide excellent social services.

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