

Problems and Teaching Improvements in the Innovation and Entrepreneurship Education of Finance Major

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Abstract. Innovation and entrepreneurship education adapts to the development requirements of the times and will play an important role in the cultivation of innovative talents in China. However, the development of innovation and entrepreneurship education in China is at an early stage, and the experience in all aspects is immature. From the perspective of innovation and entrepreneurship education of finance major, this paper discussed the problems and countermeasures in innovation and entrepreneurship education in colleges and universities. This article firstly interpreted the connotation of innovation and entrepreneurship education, and then summarized the problems in the innovation and entrepreneurship education of finance major. Finally, the paper proposed ways to improve the innovation and entrepreneurship education of finance major.

Introduction

Social development and progress has created new demands on the theory and practice of innovation and entrepreneurship education in colleges and universities. The national implementation of innovation-driven development strategy and the strategic plan to improve economic quality and efficiency urges universities to tap their own potential [1]. This requires them to deepen innovation and entrepreneurship education, deepen comprehensive reform of higher education, continuously improve the quality of personnel training and improve the contribution of higher education to the steady growth of reform and structure adjustment to benefit the people's livelihood. However, the proportion of college graduates to start a business in China is relatively low, which makes many people think about entrepreneurship education in colleges and universities [2-3]. How to combine the reality and actively explore the development strategy of entrepreneurship education in colleges and universities has become a difficult problem to be solved in higher education.

The Connotation of Innovation and Entrepreneurship Education

The concept of innovation and entrepreneurship education was first proposed by Western countries, and it aims to cultivate innovative talents. Innovation and entrepreneurship education not only cultivates students' innovative ability and entrepreneurial awareness, but also enables students to adapt to society with psychological quality in the process of innovation and entrepreneurship education. In order to enhance the education in ability of innovation and entrepreneurship of college students, the Ministry of Education has incorporated the basic course of entrepreneurship into the necessary textbooks for undergraduates, so that the research of innovation education and educational methods has become a hot spot and focus of educational research. Innovation and entrepreneurship education in Western countries started earlier and has a history of 30 years. At present, it has developed a relatively mature system of innovation and entrepreneurship education, and has achieved remarkable results [4]. On August 1, 2012, China officially issued the notice of "Basic Requirements for the Teaching of Entrepreneurship Education in Ordinary Undergraduate Schools (Trial)". China's innovation and entrepreneurship education with innovation, practicality and creativity will drive employment and it is an important means of alleviating the employment situation in China. In today's society, the requirement for quality of college graduates is increasing day by day. The higher education with professional education as the core can no longer meet the

development requirements of the times. Combining the needs of innovative and entrepreneurial talents in today's society, how to integrate entrepreneurship education and professional education has become an important topic in college research [5].

Problems in Innovation and Entrepreneurship Education of Finance Major

The Talent Training Objective is not Clear Enough. Colleges and universities pay little attention to the innovation and entrepreneurship education of finance major, and believe that the innovation and entrepreneurship education can not produce significant results. At present, the innovation and entrepreneurship education in private universities of finance major originates from the pressure of national development planning and employment. From the analysis of the development of finance major, there are problems of unclear development goals and insufficient internal driving forces. Some colleges and universities have not conducted in-depth research and analysis on the development of finance major in the Internet age, and they have not formed a system of innovative entrepreneurship education that is targeted and runs through the whole process of education. They only take the "Entrepreneurship Foundation" curriculum and the College Student Innovation and Entrepreneurship Training Program as training content of innovation and entrepreneurship education. This cannot achieve the goal of cultivating students' innovative thinking, entrepreneurial ability and quality.

It Ignores the Curriculum System Design. At present, the finance major in some private universities has not incorporated the innovation and entrepreneurship curriculum system into the talent training program. The importance of the curriculum cannot be fully demonstrated. The curriculum system lacks framework design, teaching content arrangement and teaching method innovation [6]. At the same time, the innovation and entrepreneurship education offered by some universities is limited to teaching in traditional classrooms and training rooms. There is no new teaching method and special innovation and entrepreneurship platform. Most private colleges and universities cannot effectively combine innovation and entrepreneurship education with curriculum system design.

The Overall Quality of the Faculty is Low. At present, the innovation and entrepreneurship faculty of finance major in private universities mainly consists of professional teachers. Although the teachers have the basic knowledge and experience of finance, they lack the theoretical knowledge of innovation and entrepreneurship. Some teachers did not personally participate in the entrepreneurial process, and they lack practical experience, so they cannot provide systematic guidance for students in innovation and entrepreneurship education. At the same time, the training of professional teachers in private colleges is not professionally targeted. The training of teachers in some universities is limited to the general education of entrepreneurship. There is no training plan and content that integrates characteristics of finance. In particular, innovation and entrepreneurship education requires to integrate thinking training, curriculum optimization, training environment construction, skills competition guidance and other content, which needs teacher team to complete the entire process of education. However, most private colleges and universities have not formed such a teacher team with diversity [7].

There is Insufficient Professional Teaching Resources. The finance major has higher requirements for the practical teaching environment, so it requires relatively more investment in innovation and entrepreneurship. At present, the supporting mechanism for the teaching resources of professional innovation and entrepreneurship education in private colleges and universities cannot meet the needs of professional development. Innovation and entrepreneurship education not only requires schools to design supporting curriculum systems for students in the classroom teaching process, but also needs to carry out various innovation and entrepreneurship activities in the second classroom, simulation laboratory, entrepreneurship center, incubation base and off-campus training base. These activities aim to cultivate students' innovative and entrepreneurial qualities and enhance their practical ability [8]. However, due to the insufficient emphasis on innovation and entrepreneurship education in some private colleges and universities, inadequate funds and environment support have not been provided, which leads to the stagnant work of

innovation and entrepreneurship education.

How to Improve the Innovation and Entrepreneurship Education of Finance Major

To Identify Talent Training Goals. First of all, since innovation and entrepreneurship education is the expansion and extension of quality education, it should be a general education for all students. In the general education stage, college mainly popularizes knowledge about innovation and entrepreneurship to students, guides students to form innovative and entrepreneurial awareness, enables students to understand entrepreneurial knowledge, stimulates students' interest and enthusiasm for innovation and entrepreneurship, and strengthens their understanding of innovation and entrepreneurship, so that students can start their career planning as soon as possible. Secondly, the finance major should combine the professional characteristics to form a personalized training model. In the stage of individualized training, the school should conduct targeted training based on the differences in students' learning ability, hobbies and personality, provide students with the conditions and environment for innovation and entrepreneurship, and help students achieve their goals as soon as possible [9].

To Build a Scientifically-Organized Curriculum System. The construction of the curriculum system is an important way for the effective implementation of innovation and entrepreneurship education in finance major. With the design of the scientific curriculum system, we can fully mobilize students' enthusiasm of learning innovation and entrepreneurship courses to improve the effectiveness of innovation and entrepreneurship education. It should include four levels: general courses, embedded courses, specialized courses and comprehensive courses. The general education course is mainly to guide students to understand innovation and entrepreneurship, including "College Student Career Planning" and "Public Relations"; embedded course is to embed innovation and entrepreneurship knowledge into the process of explaining professional knowledge, such as "Money Banking", "Securities Investment" and "Insurance Principles"; specialized course refers to courses on innovation and entrepreneurship education, which aim to improve students' basic knowledge, skills and technique, including "Entrepreneurial Foundation", "Entrepreneurship and Employment Guidance" and "Entrepreneurship Management"; comprehensive course is a course that combines professional skills with innovation and entrepreneurship skills. It aims to cultivate students' practical application ability of innovation and entrepreneurship, such as "Comprehensive Training in Banking Business", "Comprehensive Training in Securities Business" and "Insurance Business Comprehensive Training".

To Cultivate a Professional Teacher Team. The development of innovation and entrepreneurship education requires a high-quality team of innovation and entrepreneurship teachers. The teacher team consist of three parts. The first is professional teachers. Professional teachers must change their educational philosophy. In addition to solid professional knowledge, they must form a sense of innovation and entrepreneurship, and embed educational concepts into classroom teaching. Colleges and universities should intensify efforts in teacher training, and enhance their business ability through practical learning, inspection, and experience exchange. The second is the corporate mentor [10]. It is necessary to increase the introduction of part-time teachers and professors, and introduce corporate instructors to teach innovation and entrepreneurship courses for students. The focus is on providing targeted guidance for students' internship training, innovation and entrepreneurship projects and various financial professional skills competitions. The third is industry experts. It is necessary to hire industry experts to enter the school's entrepreneurship and incubation center. They are responsible for training professional teachers to help students complete the incubation and transformation of entrepreneurial projects. With the guidance of students' entrepreneurship, we will give full play to the functions of colleges and universities to serve the society, provide suggestions for regional economic development, and fully realize the characteristics of running private universities to serve the local economy.

To Provide Professional Teaching Resources. In order to ensure the effective operation of the university's innovation and entrepreneurship education system, colleges and universities should provide teaching resources for professional development. First of all, we must improve the funding

guarantee mechanism and provide adequate financial support. Private colleges and universities should provide special financial support for professional development, and implement sound financial management for students' innovation project research, skill competition, and entrepreneurial base construction [11]. The project leader will report the project funds under the guidance of the instructor, and then the school will evaluate the project and allocate funds according to the specific conditions of the project. Secondly, we should improve the on-campus training environment, realize the timely updating of software and hardware equipment in practice places, such as financial training laboratories and simulation experiments centers. Colleges also need to establish a database of innovation and entrepreneurship cases to enhance the practical teaching effect.

Summary

Innovation and entrepreneurship education is an important part of cultivating applied talents in private universities and an important way to realize education reform in China. As a pillar industry in the national economy, the financial industry has higher requirements for innovation and entrepreneurship education in colleges and universities. When private colleges and universities establish a new concept of education and conduct systematic reforms in terms of personnel training model, curriculum system, teacher team and resource guarantee, they can cultivate outstanding graduates who meet the actual needs of national development.

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