Construction of Financial Science and Technology Composite International Talent Training System under "Double High" Construction

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Wenwen Ji[1]*, Yan Jing[1], Wei Lu[1], Zhixi Dai[2]
[1] Zhejiang Financial College, Hangzhou, China
[2] China Jiliang University, Hangzhou, China
***Corresponding author, e-mail: 331446257@qq.com**

Abstract

"Double High" plan (High-level higher vocational school and professional construction plan with Chinese characteristics) is an important measure for the high-quality development of vocational education in the new era, and the cultivation of international talents is an important hand in the construction of "Double High". The major of financial science and technology has the double opportunities of "Double High" construction and "leading edge of financial science and technology industry", so it is necessary to grasp the quality characteristics that international talents should possess under the current economic development trend and the change of educational demand, and systematically construct the training system of international talents of financial science and technology from six aspects, such as docking international standards, international cooperative teaching, expanding international practice, recruiting international students, training international teachers and attestation international qualification.

Keywords

"Double High" construction; International talents; Financial technology; Talent training system

Introduction

In order to promote the high-quality development of vocational education and improve the quality of running higher vocational schools, the Ministry of Education issued in April 2019 the opinions on the implementation of the plan for the construction of high-level vocational schools and specialties with Chinese characteristics, it requires concentrated efforts to build about 50 high-level vocational schools and about 150 high-level professional groups (hereinafter referred to as "Double-high" construction). The training of international talents is an important hand in the construction of "Double-height" and an inevitable requirement for promoting the vocational education with Chinese characteristics to the world and ensuring Chinese enterprises to enter the international arena. The "Double-high"construction has put forward specific requirements on the level of run-

ning a school, service ability and international influence of international talents training: By 2022, the "Double-high"construction will be required for the selected institutions and professional groups to significantly enhance their ability to train high-quality technical personnel, and to guarantee and support the upgrading of national strategic industries and the development of local economies and societies, to play an exemplary and leading role in school-running level; By 2035, colleges and professional groups should be selected to lead the modernization development and construction of vocational education to reach the international advanced level. The training of international talents in the new period should combine the law of economic development with the reality of vocational education, analyze the demand of international talents in relevant industries, and refine the training target of international talents, using international standards and international experience for reference to build a systematic talent training system.

Training of International Talents is an Important Starting Point for the Construction of "Double High School"

The construction of "Double High" puts forward new standards and requirements for the high quality and national development of vocational education. International talent training is an important measure to realize the modernization of vocational education and the internationalization of educational achievements.

1. Talent training is the fundamental task of major construction and also the basic function of universities (Fu & Mao, 2018). Throughout the development changes of higher vocational education in China, the functions of higher vocational colleges have undergone the connotation changes of talent training, scientific research, social service and so on. Finally, talent training has always been the primary task of university construction and specialty construction. Higher vocational education provides high-tech and skilled personnel for the transformation and upgrading of industrial economy and contributes to the high-quality development of economy and society. It is the educational purpose of higher vocational colleges and is also an important standard to measure the effectiveness of "Double High" construction (Zhao & Ma, 2019).

2. Talent output highlights construction achievements. With the development of economic globalization and education internationalization, it has become an urgent demand to cultivate technical and technical talents with international vision. The cultivation and output of international talents is an important manifestation of the achievements of "Double High" construction. In the process of industrial internationalization, China has formed a good international influence on vocational education, such as "Djibouti Luban Workshop" of Tianjin Railway Vocational and Technical College, "China-Sri Lanka Silk Road College" of Ningbo Vocational and Technical College, etc. Combined with the development background of "One Belt, One Road", it actively participates in industrial economic cooperation and resource sharing along the line, further promotes the integration of international industry and education, and summarizes and summarizes a series of international brands of vocational education with Chinese characteristics.

3. Deepening the international level of human resource exchange. Talent output ensures that enterprises "Going Out", while "Introduce In" is needed to achieve internationalization of education level. Internationalization of higher vocational education needs to connect with international standards and cultivate high-quality talents in line with international requirements. At the same time, it is also necessary to promote the vocational educa-

tion model with Chinese characteristics to attract overseas students to China for vocational education training and learning. Through personnel exchange, we will deepen cooperation in international professional construction, personnel training and education quality reform, enhance the international influence of vocational education, and contribute China's strength to the worldwide training of high-tech and skilled personnel.

The Leading Edge of Financial Technology Requires the Internationalization of Talent Training

In recent years, enterprises represented by Internet payment have formed scale effect and brand influence, with outstanding comparative advantages in industry development, laying a good foundation for technology output, and at the same time, putting forward new demands for international talent cultivation.

Industrial Advantages Lay the Foundation of Technology Output

Financial technology has developed rapidly in China, from the emergence of Internet payment in a few years, to the rise and fall of P2P network lending and crowdfunding, to the rich and diverse new financial technology forms such as big data finance and intelligent investment (Huang, 2018), China's financial technology has become one of the most advanced in the world, laying the foundation for technology export. Combined with China's international economic policy of financial opening to the outside world and the Belt and Road Initiative, China's financial technology enterprises have become the expectation of the countries along the B&R.

Professional Characteristics to Promote the Talent Training

The construction of financial technology specialty has taken shape after several years of development in China, and to some extent, it can meet the demand of interdisciplinary and compound talents. Based on this, the financial technology specialty should take the profession demand as the guidance, conforms to the profession development tendency unceasingly, the clear present stage profession development proposed the internationalization talented person demand, on the basis of compound curriculum (financial theory knowledge and information technology practice) , strengthen the connotation of specialty construction and curriculum configuration according to the international demand.

The Knowledge of Students Guarantees the Construction of International Level

In 2015, the major of Internet finance was listed in the catalogue of higher vocational and technical colleges of the Ministry of Education. In recent years, it has been widely distributed and developing rapidly. As of July 2019, it has been distributed in 185 places, ranking among the top 100 majors in the number of majors offered by vocational colleges. At the same time, the admission scores of majors are relatively high, the emerging major is recognized and sought after by the student community. For example, the Fintech major of Zhejiang Finance Vocational College has been among the top in admission scores since 2015. In this case, the student foundation is relatively good, has carries on the internationalization talented person training the theory foundation and the study spirit.

Clarify the Training Objectives of International Fintech Talents

Combining the industry development trend and international market demand, drawing on the experience of training international talents at home and abroad, the training of international talents of financial science and technology should focus on promoting international vision, building compound knowledge structure, standardizing technical skills training, and promoting barrier-free international exchange.

Enhance the International Vision

Providing intellectual support and talent protection for financial technology companies is the primary goal of international talents, so the international perspective is the first element of talent cultivation. Only the international vision can achieve business cooperation and mutual benefit of mutual benefit from the strategic level. International views include, but are not limited to, familiar with industrial development trend, international financial system, local regional financial system, international and local financial science-related institutional policies, regional economic characteristics, regional financial needs, etc.

Building a Composite Knowledge Structure

Financial technology is a compound knowledge discipline, and for the cultivation of international talents, the compound knowledge structure also needs to complement and perfect the international academic standards and standard expression, ensure the feasibility and accuracy of professional communication. In accordance with the basic knowledge structure, we should understand and master the essence, characteristics and connotation of FinTech, standardize the understanding of FinTech in different countries, and promote the overseas market development and expansion of FinTech business.

Standardize the Training of Technical Skills

FinTech is to use information technology to solve financial business needs and improve financial business processing ability. International talents of financial technology need to be more familiar with international relevant technical rules, interface principles, master standardized technical skills, and lay the technical foundation for International business cooperation, thus help “China advantage enterprise” will be relatively mature financial technology products or services to promote overseas, but also help to learn advanced foreign experience to improve China’s solutions.

Promoting Barrier-free International Communication

The most basic requirement for international talents is to have barrier-free international communication, which includes three levels: first, to have the ability of accurate written expression, and to communicate formally through business letters, emails, etc.; second, with fluent oral communication skills, through the context of language, etiquette business exchanges, business cooperation; third, understanding of different national cultural customs, respect for cultural differences and economic and political environment, through the appropriate cultural background research and communication skills, seek common ground and exchange differenc-

es, to achieve good communication results.

Construction of International Talent Training System of Financial Technology

International FinTech talents should be systematically designed and constructed from six aspects, including standard docking, curriculum setting, practice base, international students, teacher training and qualification certification, on the basis of the existing talent training mode and in combination with the needs of international industry.

Docking International Standards, Improve the Top-level Design.

The internationalization of the vocational education is the only way to realize the modernization of vocational education. However, the relevant policies and guidelines of vocational education are mostly aimed at the practical problems in China, and there is still a gap with international standards. On the basis of summarizing the current situation and problems of international talents cultivation, this paper studies and draws lessons from international standards, and sets up professional construction indexes such as talents cultivation goal, course system construction, examination mechanism, etc. For example, based on the characteristics of the FinTech industry, the Sydney Agreement can serve as an international standard for the development of international FinTech talents. Sydney Agreement was signed in South Africa in June 2001 by Engineering Education Society of several western developed countries, which solved the problem of mutual recognition of vocational education qualifications. Currently, Engineering Technologis are mainly certified. The participating countries are the United Kingdom, Australia, South Africa, South Korea, the United States, New Zealand, Ireland, Hong Kong, China and Taiwan. The Sydney Agreement standardizes the standards, policies and procedures for the specialty construction of engineering and technology disciplines, and emphasizes the talent cultivation concept of “student centered, achievement oriented and continuous improvement”, which can be used as the specialty construction standard for the specialty cultivation of FinTech majors (Huang, 2017).

International Cooperation in Teaching to Promote General Education.

By setting up different levels of overseas study modules for cooperative teaching, to promote the professional field of domestic and foreign consensus education. First, by setting up a semester to study abroad, students are provided with the opportunity to obtain double degrees from both Chinese and foreign universities. The FinTech major adopts a three-stage learning mode: the first academic year can be bilingual teaching in domestic institutions, the second academic year can be purely English teaching in China, and the third academic year can be studied overseas. After successfully passing the examination, the FinTech major can obtain the degree certificate of both Chinese and foreign institutions. Second, by setting up a project week, students are provided with modules of overseas visits and lectures by foreign teachers, so as to complement and improve the international standard learning of the same type of international courses. Third, set up the overseas enterprise project module, through the establishment of cooperation with relevant enterprises, develop a project-based learning program suitable for the learning cycle of students, and lead the students to carry out skills, work and business ability training by industry mentors.Fourth, actively introduce online education platforms

and expand international resource learning channels.For example, online learning platforms represented by Udacity, Coursera and edX have been introduced to enrich students' international learning resources and access channels for resources.

Opening up International Practice Bases and Laying the Foundation for Employment

Through the development of international practice base for students to achieve overseas employment to lay the foundation. The overseas practice base aims to promote the integration and connection of theoretical learning and technical skills training. First, through rotating positions in operation, technical operation and maintenance, marketing planning, risk management, customer service, business development, etc., understand the business process; second, through the specific departments to follow the post, improve post-related technical skills training; third, through the foreign language work environment immersion experience, improve language skills, understanding of different cultural practices, improve professional literacy. Such as Alipay and other internet payment companies are actively promoting the development of relevant business in Southeast Asian countries along the routes. They can establish contact with the above-mentioned relevant companies and set up internship bases in response to overseas business needs, promoting the overseas landing of China's advantageous industries.

Welcoming International Students and Strengthening International Standards

The internationalization of vocational education is reflected not only in the training of international talents for China, but also in the training of international talents in line with international standards worldwide. The vocational education should open its doors to the world, welcome and absorb overseas students to study in China, promote the dissemination and promotion of Chinese technical education, and deepen the construction of the vocational education's international level. In terms of teaching contents, students' desire for knowledge and exploration is stimulated by showing technological progress, embodying Chinese characteristics and integrating with international conditions; in terms of teaching forms, they approach international standards by means of discussion, elicitation and participation, more use of small class teaching, strengthen the interaction of teaching. For example, the Zhejiang Vocational College of Finance offers a bilingual course in financial science and Technology for international students. The course introduces the second part of Four Great Inventions: mobile payment and bike sharing, which is well received and well received by international students.

Cultivate International Teachers and Improve Their Quality

Teacher training is to enable teachers to adapt to teaching as soon as possible, but also to enhance the personal quality of teachers, better service for students. The contents and forms of teacher training vary from country to country. International talents training can improve the internationalization of teachers level by introducing overseas teachers and sending domestic teachers to train overseas. On the one hand, teachers need to continuously enhance their professional competence and pay attention to academic research, technological progress and industry development in the international field. On the other hand, teachers need to constantly learn advanced teaching methods, to understand the leading teaching methods and techniques at home and

abroad, to integrate the international teaching standards and design, to improve the classroom teaching model and to enhance the international teaching effect.

Realize International Qualification Certification to Boost Overseas Employment

To cultivate international talents, it is necessary to fully investigate the international related industries and industries, help students to obtain the "Degree + Qualification Certificate", and master the pass to the international talents. First of all, it is necessary to define the types and names of qualification certificates with high gold content and wide recognition in the field of specialty and in the international scope. In the field of Financial technology, the International Qualification Certificate IS CFA (Chartered Financial Analyst) and FRM (Financial Risk Manager). The CFA founded in 1947, has been accredited in more than 100 countries around the world for more than 70 years, serving the global financial industry, and is a professional qualification for the securities investment and management industry, recognized by employers in more than 170 countries around the world; FRM is a world-renowned international qualification in financial risk management, established by the us-based "Global Association of Risk Professionals", by a number of industries and enterprises recognized.

Conclusion

The construction of "Double High" is an important measure for China's vocational education to develop towards high quality, and the cultivation of international talents is the foundation for serving the construction of "Double High" to achieve the construction of international level. Financial science and technology as the development of Chinese industry comparative advantage industry, is also a basis of higher vocational education level high school love better discipline, should actively take leading role in vocational education through the docking international standards organization, cooperation curriculum planning, to establish overseas practice base, the recruitment of overseas students, to develop international faculty, certified international resources and so on six aspects systematic design and construction,Promote the cultivation of international FinTech talents, and provide beneficial accumulation and attempt for the cultivation of international talents in China's vocational education.

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