Based on a Survey about the Capability Structure Analysis of Bachelor of Credit Management

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Keywords: Major in Credit Management, Capability Structure, Market Requirement, Talent Supply.

Abstract. In order to understand the market demand for credit management professionals, the author conducted a survey on the graduates of the national credit management undergraduate program and the companies and financial institutions engaged in credit management related businesses. By means of questionnaires and interviews, and with the current knowledge about the situation of credit management undergraduate talent training, the author identified the problems of credit management talent training and thought about the development of talent training.

1. Introduction

As of 2018, there are 25 universities and colleges with credit management undergraduate major in China. Among them, 22 universities have students majoring in credit management with no graduates. However, there are few research documents on the professional education of credit management undergraduate\textsuperscript{[1]}.

Xiao-juan Xiong\textsuperscript{[2]}, one of the representatives, has investigated the training direction, curriculum, training methods and evaluation results of five application-oriented universities to establish the training method of credit management talents. Jie Zhang\textsuperscript{[3]} and Jiu-biao Liu pointed out that the exploration of talent training mode based on the improvement of comprehensive ability has been recognized by more and more universities. Project research is an important way to improve students' comprehensive ability, which can be used as an exploration direction. Jun Zeng's\textsuperscript{[4]} view is: China's credit management education started late, the development of relatively slow still cannot meet the market demand for credit management, credit management talents become the "bottleneck" of the construction of social credit system. So the study on the influence of the main factors on the quality of personnel training of credit management and mechanism, to promote the quality of training talents and promote the development of credit management, to enhance the level of credit management education and strengthen the credit management personnel team, has important theoretical and practical significance to strengthen credit management talent. Mao-sheng LEI, Jiang-peng LIN\textsuperscript{[5]}. From the distribution of credit management education, the comparison of professional curriculum structure, professional teaching practice and cooperation, we can see that there are some problems in the current credit management undergraduate education, such as relatively monotonous training mode, lack of unified standards in the professional curriculum system, and insufficient exploration of social resources. So they suggested that we should make full use of the cooperative platform of professional research and teaching, and actively expand a variety of cooperative education modes. Based on the analysis and research of the above scholars on the cultivation of credit management major.

In 2018, we investigates and analyzes more than one-third of students and graduates by telephone interview and questionnaire survey. We also investigates and analyzes the demand who needs the
credit management talent. Including the second party commercial banks, other financial institutions, industrial and commercial enterprises, etc. The third-party credit service institutions, such as hundreds of institutions who provide enterprise credit investigation, data service, credit rating and other services. This paper analyzes the ability structure of credit management undergraduate and designs it into the credit management training plan to realize it.

2. Research on the Talent Supply of "Credit Management" Undergraduate Major

2.1. Overview of Training

2.1.1. The Specialty Training has Obvious Characteristics and Providing Talents for the Financial Industry and Credit Posts in Various Regions

(1) Characteristics of Employment Field

More than half (50.8%) of the 2017 graduates majoring in credit management are employed in Finance (Banking/Insurance/Securities) Industry, mainly engaged in Finance (Banking/Fund/Securities/Futures/Financial management) (41.9%), financial affairs/audit/tax administration/Statistics (22.6%) and other work.

(2) Characteristics of Employment Area

Most graduates will choose to work in areas where universities are located (75.3%, 62.5%, 60.9%, 60% and 58.6% of graduates from universities in Shanghai, Zhejiang, Tianjin, Gansu and Jiangsu remain in universities). It can be seen that the training characteristics of this major are obvious, and more talents have been sent to the financial industry.

2.1.2. About 50% of Graduates are Engaged in Professional Related Work

From 2015 to 2017, 54%, 54% and 49% of graduates of credit management major are engaged in professional related work.

At the same time. According to the survey, more than 70% (75%) of graduates are forced to choose their career (because of the lack of posts, lack of ability, and a helpless choice).

Specifically, 53% of graduates choose the job in other majors due to the lack of chance in their major.

In this regard, the university can consider providing more opportunities for students to apply.

2.2. Training Process and Employment

2.2.1. Professional Knowledge and Ability Training

According to the survey of 2015-2017 graduates of credit management major in the surveyed universities, their satisfaction evaluation of "professional knowledge application ability" (56%, 56%, 64%) is relatively low in each ability.

At the same time, the 2017 graduates satisfied with their current work or study based on the training level of core courses is 67%, which is basically the same as that of 2016 (66%) of this major, which is lower than that of 2015 (79%).

In this regard, the university can further strengthen professional training and improve the competitiveness of graduates in professional related work fields.
2.2.2. Rate of Employment

The employment situation is calculated according to the following formula:

Graduates employment rate = (total number of employed graduates ÷ total number of graduates) × 100%

Total number of graduates = number of employed graduates + number of graduates to be employed + number of graduates temporarily off duty

Among them, employed graduates include: Full time employment, Part time employment, self-employed employees, post-graduation recruits, postgraduate and overseas students.

According to this, the overall employment rate of the credit management major in the surveyed universities is: 95.1%. One year after graduation in 2017, basically the same as that two years after graduation in 2016 (94.9%).

2.2.3. Monthly Income Level of Graduates

The monthly income of the 2015-2017 (8023 yuan, 6663 yuan and 5961 yuan) graduates of the credit management major of the surveyed universities increased with the increase of graduation time.

The monthly income level of 2018 national fresh undergraduate graduates is 5044 yuan, including 5292 yuan in the first tier cities and 4489 yuan in the second tier cities. Even if the first tier cities are selected as the standard, the monthly income is also a high level of this major.

2.3. Graduate Satisfaction

2.3.1. Graduates have Full Confidence in the Development of Credit Management Industry

From 2015 to 2017, the proportion of graduates of credit management who have been promoted is 52%, 42% and 30%, and the clarity evaluation of career development and promotion is 77%, 65% and 60%. With the passing of graduation time, the promotion proportion of graduates and the clarity evaluation of career development and promotion are gradually rising. In addition, with the development of credit management industry, the 2015-2017 graduates of this major have full confidence in the development of credit management industry (92%, 85% and 87%).

2.3.2. Most Graduates are Satisfied with the Current Employment Situation

From 2015 to 2017, the job satisfaction of graduates of credit management major is 80%, 70% and 66%. Specifically, the higher job satisfaction of 2017's graduates is "company development prospect" (80%), followed by "management level", "company atmosphere", "industry development prospect" (76%). At the same time, 76%, 87% and 78% of the graduates from 2015 to 2017 respectively have a good attitude towards their current work.

2.4. Graduates' Feedback on Professional Education

2.4.1. Importance and Satisfaction of Overall Core Courses

66% of the 2017 graduates of credit management major who are going to graduate school or studying abroad think that the core courses of this major are important for their current work or study, which is 6 percentage points lower than that of 2016 (72%); the graduates who answered the key courses think
that the training level of these core courses is 67% satisfied with their current work or study. The percentage is basically the same as that of 2016 (66%).

2.4.2. Graduates' Demand for Teaching Improvement

According to the 2017 graduates of credit management major, the most important thing to improve the teaching of their alma mater is "insufficient practice" (82%).

2.4.3. Satisfaction of Knowledge

The degree of satisfaction (76%, 71%, 75%) of the graduates about “economics” from 2015 to 2017 is relatively high.

3. Research on the Talent Demand of "Credit Management" Undergraduate Major

With the development of credit economy of China, the scale of professional credit industry is expanding rapidly, and the demand for talent is also very urgent. In terms of the demand trend of credit management professionals in the credit industry, 59% of the enterprises think that there is a large demand, 21% of the enterprises think that the demand changes little, 15% of the enterprises think that the demand is huge, only 5% of the enterprises think that the demand for credit management talents will shrink.

3.1. Overview Demand of Relevant Enterprises and Talent

3.1.1. The Industry of the Investigated Enterprises is Mainly credit Service Industry

In terms of 100 questionnaires, 58% of the respondents are in credit service industry, 8% in the traditional financial industry and consulting company, 5% in the Internet financial industry, 5% in the information technology industry, 4% in the manufacturing industry and 12% in other industries.

3.1.2. Credit Industry Favors Undergraduate Education

In terms of the enterprises surveyed, 60% of the respondents will choose undergraduates, followed by 35% of the enterprises will choose graduates from master's degree, while the proportion of graduates from junior college and doctor's degree is less, accounting for 3% of junior college and 2% of doctor's degree. It shows that the demand for talents in the credit industry is relatively large, the employment prospects of undergraduates are very well and more chance can be provided.

3.1.3. The Investigated Enterprises have a Wide Selection of Majors

In terms of the needs of the surveyed enterprises for the choice of graduates' majors, 67% of the respondents would prefer graduates majoring in credit management, followed by the graduates majoring in finance, accounting for 58%, 53% of the respondents would prefer the students majoring in finance affairs, 37% of the respondents majoring in computer science and statistics, and 32% of the respondents majoring in law. Among them, the major of credit management is the first choice for the enterprises under investigation. At the same time, the enterprises also need the students majoring in finance, statistics, computer science and law.
3.2. Requirements of Enterprises for Knowledge and Ability of Credit Management Professionals

3.2.1. Credit Rating, Financial Risk Management, Credit Management, Economics and Other Economic Basic Courses are Conducive to Employment

As for the important instructions to be used in the work, 72% of the respondents think that credit rating is very useful for the work, followed by credit management, credit risk and other related professional courses, next is finance and finance affairs. This shows that the professional knowledge of credit management is used more, and then the financial courses.

3.2.2. Data Analysis Ability and Credit Rating Ability are very Important for Students Majoring in Credit Management

(1) More Clear Requirements for Data Analysis Capability

84% of the respondents think that students majoring in credit management needs to develop the ability of data analysis, especially the ability of the R language, Python and excel programming. It needs to be specially emphasized that in the survey conducted by the author in 2014, the proportion of this part of ability ranks only the third, which is inferior to the importance of credit technology and credit rating ability, and the specific performance of the so-called data analysis ability is not clearly pointed out.

(2) Stable Requirements for Professional and Technical Ability

63% of the people choose credit rating ability, followed by credit technology ability, statistical ability and financial affairs ability. These abilities are in the top of the core competence in several consecutive demand surveys.

In addition, interpersonal skills and team work ability are also helpful for future work.

3.2.3. Students Majoring in Credit Management need Qualification Certificate

Through the analysis of recruitment publicity and respondents' options, we can see that 60% of the employers will value certificates such as fund and securities qualification certificate, 53% of the respondents would value the CPA, accountant, economist and other authoritative professional certificates, 34% of the enterprises would value the CFA, CIA and other international qualification certificates. In addition, it is also necessary for computer certificates and English certificates.

4. Measures to Improve the Practical Ability of Credit Management Undergraduate

4.1. Strengthen Data Management Technology

Considering that credit management takes data as the material platform, the successful credit investigation products, credit rating products, as well as the second-party financial institutions and enterprises in their business activities, all require the students of their major to have certain data analysis ability. According to the research conclusion of the industry, the author thinks that the data management ability of credit management is mainly implemented by python, R language and excel.
4.2. Knowledgeable about the Law
All the work and activities of credit management, all kinds of laws, regulations, industry normative documents, national standards, etc. are its working boundary. Due to the unfamiliarity with the relevant laws at all levels, various credit management activities, including credit investigation, credit rating, information management and other enterprises, and even financial institutions such as commercial banks are often punished for violations. Therefore, it is necessary to strengthen the knowledge of law for the students of their major and improve their ability to distinguish the legal boundary clearly.

In addition, other thoughts on improving the practical ability of credit management undergraduate major will be discussed in a separate article.

5. Conclusion
From the existing research, the training characteristics of credit management are obvious, the graduates have a wide choice of employment and the average salary is higher than the average salary level of undergraduate graduates in the same period. Graduates majoring in credit management are optimistic about the development of the industry and satisfied with the current situation of employment. At the same time, the vast majority of enterprises believe that the industry prospect of credit management is more open. To sum up, the ability structure of credit management undergraduate is relatively perfect. In the future, we can further cultivate the application ability of undergraduate credit management.

Acknowledgment
This survey was financially supported by Shanghai Polytechnic University. Project grant: No. xxkpy1602.

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