Finance Course Reform Exploring Based on Financial Technique Background

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Abstract. With rapid development of financial technique, employment needs of financial industry have changed, and the teaching of "Finance" course is facing new challenges. The purpose of this research is to study teach reform of "Finance" course, actively carry out course teaching reform, and enhance teach effectiveness. Adopting a method of combining practical research with theoretical analysis, it puts forward strategic suggestions such as: Timely updating and enriching teaching content, improving practical teaching conditions, adopting flexible and diverse teaching methods, and implementing diversified assessing methods through diversified channel, mode, and subject. The research results can effectively improve teaching effect of finance course, and help to cultivate composite high-quality talents that meet job capacity requirements of financial industry.

Introduction

With the rapid development of financial techniques represented by Internet, big data, cloud computing, artificial intelligence and block chain, the financial industry has put forward new requirements and standards for the cultivation of financial talents in the new era. What enterprises need is not only financial professionals, but also compound talents with financial business ability and information data processing ability. The teaching of the course of Finance is facing new challenges. Therefore, the teaching reform of the course of Finance should be combined with the new trend and new demand of the industry development, timely update and enrich the teaching content, strengthen practical teaching, adopt diversified teaching methods and assessment methods, and cultivate high-quality and compound financial talents with solid financial theory foundation and strong practical operation ability.

Background of Teaching Reform of the Course of Finance

The Financial Industry Demands More and More Talents

The rapid development of financial techniques has posed new challenges to the development of business model, product process and application system in the financial industry. The financial institutions must grasp the trend of the time, think through the Internet, actively apply advanced technology and business philosophy, and constantly develop new financing methods and financial products. In the process of transformation and upgrading, the financial industry has higher and higher requirements for talents. In terms of employment demand, new requirements and new standards were put forward. Colleges and universities, as the cultivation place of application-oriented financial talents, should make timely adjustments in the teaching of the course of finance so as to adapt to the changing social needs.
The Wide Application of Information Teaching Means

With the development of computer and information technology, the campus network, QQ group, WeChat group, flipped classroom, online classroom, moocs, micro courses and other information teaching methods are more and more diverse. The application of these means has played an important role in enriching classroom teaching content, resolving teaching difficulties, improving classroom efficiency, stimulating students' interest, mobilizing learning enthusiasm and enhancing teaching effect. At present, colleges and universities are actively promoting the teaching of information, the construction of online courses, information teaching has become one of the more popular means of teaching aids.

Difficulty in Banning "Playing with Mobile Phones" in College Classrooms

With the optimization of the functions of smart phones and the reduction of prices, college students have become "mobile phone addicts", and the phenomenon of "playing with mobile phones" in class is common in colleges and universities. This phenomenon seriously interferes with the teaching order and affects the classroom teaching effect. In order to strengthen the construction of the style of study, to ensure normal teaching order, colleges and universities repeatedly ban the behavior but it is still a headache for teachers. In fact, mobile phone is just a tool, we can change "jam" to "sparse" or "combination of dredge", let it become an auxiliary tool for classroom teaching, so that the classroom "play mobile phone" problem can be solved.

Problems in Teaching the Course of Finance

The Teaching Content Is Relatively Lagging Behind

With the deep integration of finance and technology, digital finance presents a new development trend of Internet, intelligence and universal benefit, and the operation mode of financial business has also undergone great changes. However, the traditional teaching contents of finance tend to emphasize too much on the system and completeness of theoretical knowledge, lacking the mutual integration and penetration of theory and practice. The teaching contents are relatively old, lacking pioneering and pioneering features, which are far from the actual situation of the industry, and cannot effectively improve students' interest in learning.

Practical Teaching Conditions Are Seriously Inadequate

The course of finance focuses on theory, and its theoretical knowledge is abstract, not interesting to hear. It is difficult for students to understand its profound meaning only by the teacher's explanation in class. In particular, with the rapid development of financial techniques, it is not enough for students to only have rich theoretical knowledge, but also to have more practical operation ability. Therefore, multi-dimensional practical teaching is particularly important. At present, many colleges and universities are facing insufficient funding, limited sites, equipment shortages or obsolete, slow software update, lack of professional teachers and so on. the financial professional experiment and training condition cannot meet the requirements of practice teaching, failing to match enterprise needs.

Teaching Methods and Teaching Means Are Simple

Because most colleges and universities pay much attention to the theoretical teaching of finance classes, while neglect the practical teaching, the teaching means of the course of Finances are simple, which is often based on classroom teaching, usually using PPT courseware as a supplement to teach knowledge points. Some teachers may supplement the teaching process with classic cases or add some in-class experiments to enhance the teaching effect, but generally speaking, micro-class, rain class, micro-course, open online video course, moocs and other new teaching methods are not sufficiently introduced, or even not introduced at all. Obviously, in the reality that college students generally "play mobile phone" in class, the traditional classroom face-to-face teaching method is difficult to attract students' attention, hard to achieve the ideal effect.
The Examination Method is Simple and Fuzzy

The majority of colleges and universities have used the regular performance and final examination combined assessment mechanism, that is, the regular tests and final examination combined. Usually, the regular scores are assessed by teachers according to students' attendance, homework and classroom performance, accounting for about 30% of the total score, while the final exam is still dominated by closed-book exams, accounting for about 70%. This simple and fuzzy evaluation mechanism lacks effective whole-process assessment of students' learning and is difficult to motivate practical students.

The Countermeasure and Suggestion of the Course of Finance Teaching Reform

Combined with Development of Industry, Timely Update and Enrich Teaching Content

Maintaining the integrity of the curriculum system, teachers should timely supplement the latest developments in the field of international and domestic finance. In order to make the teaching content more novel, rich and interesting, and closer to the actual development of the industry, it is necessary to combine the needs of the development of the financial industry, add some theoretical frontier issues of economy and finance, and guide students to pay more attention to the application of financial techniques, the dynamics of industry development and the guidance of financial policies.

Improve Practical Teaching Conditions and Enhance Students' Practical Ability

The main problem of the teaching of Finance is that the class pays too much attention to the theory, and ignores the practicality and innovation of finance. Colleges and universities should strengthen the practice teaching link and improve the practice teaching condition of the major of finance. With the development of financial marketization, internationalization, science and technology, and diversification, the traditional structure of the financial laboratory can no longer meet the needs of teaching. We should actively build the financial virtual simulation laboratory, to achieve teaching functions that are difficult to complete in teaching. Help students be familiar with the operation process of financial business and simulate the operation of financial market business without actual capital. Such a specific teaching situation can greatly mobilize students' enthusiasm and initiative in learning. In addition, the laboratory should also rely on "open" type, building discipline competition platform, organizing students to participate in the "Internet financial innovation and operations management competition", "bank business skills contest", "financial planning competition" subjects such as race, embedding discipline competition practice teaching link, cultivate students' teamwork spirit and practice ability to innovate, so as to cultivate high comprehensive quality, strong ability of financial talents.

Adopt Flexible and Varied Teaching Methods to Enhance Effect of Classroom Teaching

Teachers are encouraged to adopt flexible teaching methods such as case analysis method, project teaching method, inquiry and discussion method, role play method and debate and lecture method. According to the needs of the teaching contents of each chapter of the course of finance and the characteristics of various teaching methods, scientific and reasonable teaching design can be carried out. We can actively introduce online teaching platforms such as blue ink cloud class, micro teaching assistant and Tsinghua rain class to explore hybrid teaching mode, combine the advantages of traditional classroom teaching and network teaching, and apply the most appropriate means to achieve the best cognitive effect at the right time. Colleges and universities should encourage teachers to use interactive smart phones and pads for teaching, and effectively integrate the links of "teaching", "learning" and "evaluation" through wireless Internet, so as to realize multiple functions as teaching interaction, real-time evaluation and teaching resource sharing. In particular, smart phone-based mobile learning can enable students to break through the limitations of time and space and study anytime and anywhere, which can effectively save learning time and improve learning efficiency. By increasing the application of smart phones in class, it can improve the interactivity of
teaching in class, stimulate students' interest in learning, arouse their enthusiasm and initiative in learning, and such us shift students' attention from "playing with mobile phones" to learning.

**Implementation of Multi-channel, Multi-way, Multi-subject Assessment and Evaluation**

Adopting flexible and diversified forms of assessment to evaluate students' learning achievements scientifically can stimulate students' interest in learning and deepen their understanding of knowledge. The assessment form adopted should well reflect the whole process of teaching and learning of the course of Finance and give priority to the assessment of students' comprehensive ability to avoid too much rote memorization. Specifically, in the process assessment, skill assessment, thesis defense, speech debate, simulated lecture, experimental report performance and many other assessment forms, according to the teaching content to choose several suitable ways to optimize the combination, from a multidimensional perspective to comprehensively evaluate students' learning results. In hybrid mode of teaching, it can be the organic combination of online and offline way of appraisal, the implementation of diversity of multi-channel, multi-mode evaluation methods, so that more evaluation of the objectivity, authenticity, can make the teaching evaluation more scientific and reasonable, fair and just, and teaching plays a positive role in promoting.

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