

*Original Paper*

Reconsideration on the Construction of Finance Discipline and  
the Cultivation of College Students' Employability in Sichuan

International Studies University

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**Abstract**

*Based on the construction and talent cultivation of the finance discipline in industry characteristic universities, this article discusses the subject setting, professional course structure, and the model for cultivating college students' employability to illustrate how universities with prominent industry characteristics carry out the construction of the finance discipline. It indicates that the full use of laboratories to support the construction of characteristic disciplines is the foundation, and emphasizes the internal logical connection between various courses as a clue analysis, From the simple quantity construction to the improvement of curriculum quality, from the construction of a single core curriculum to the construction of a multi curriculum system, from the internal logical extension of the core curriculum to the internal logical connection of related courses, sort out the connection, mutual support and strengthening between the Temporal logic and content order of related courses, optimize and integrate the curriculum system by using the internal logical connection of the curriculum group, In order to promote the transformation of teaching concepts and teaching methods, achieve the goal of high-quality construction of course groups, and propose corresponding future development ideas based on this.*

**Keywords**

*Financial discipline construction, college students' employability*

## 1. Preface

Finance, as a fundamental theoretical course in the field of finance, must closely adhere to the actual economic environment in order to grow and develop. In today's highly open macroeconomic environment in China, it is required that various disciplines and teaching methods in foreign language universities should also change their thinking, and rethink what kind of professional talents are needed for our finance teaching and research to meet the requirements of future social development. The author believes that in the future disciplinary and professional construction, how to prioritize serving local and national economic development, how to cultivate future business leaders, and how to gradually move towards application-oriented undergraduate construction are our rethinking directions. Therefore, the purpose of this paper is to conduct research and construction on the subject curriculum group of finance with high-quality courses as the core, with the aim of promoting the improvement of teaching quality, promoting the transformation of teaching concepts and ideas, reasonably integrating teaching resources, updating teaching content, and expanding teaching scope as specific teaching methods.

As the preferred basic theoretical course in this discipline system, Finance still faces many problems that need to be improved and strengthened in the teaching process against the backdrop of changes in our school's teaching objectives and positioning.

## 2. The Historical Category System of Finance

From the formal establishment of the American Financial Society in 1939 and the publication of the *Journal of Finance* in 1946, finance was officially declared a relatively independent discipline. The research content of Western social finance can be clearly divided into traditional finance and modern finance. Traditional financial theory focuses on macro monetary and banking research, mainly studying the laws of monetary credit and bank credit. The specific content includes the relationship between the quantity of money and the circulation of goods, the relationship between price changes and money, and the relationship between business cycles and credit activity cycles. Modern finance, on the other hand, places greater emphasis on the field of corporate finance. Due to the profound economic theory and strong practicality of the finance discipline, the undergraduate education forms of finance also exhibit diversified characteristics. There are generally three types of undergraduate education in finance abroad (1) It focuses on its strong theoretical aspect. The general practice is to establish a finance department in an economics school. For example, many universities in Canada, Australia and other countries have set up a department of finance in the School of Economics, which focuses on the theory of Financial economics. (2) It focuses on the practical aspect of finance. This usually involves setting up a finance discipline in a management school. Most American universities, such as management schools and business schools, offer majors in finance. Harvard University and Massachusetts Institute of Technology, which are among the top ranked universities in economics, have established finance departments in business or management schools It focuses on the cross disciplinary characteristics of

financial colleges. The finance discipline is generally jointly offered by the Department of Economics and the School of Management. For example, at the famous University of Toronto in Canada, the Department of Economics and the School of Management jointly established the Department of Finance, named the Department of Business and Finance, and awarded a Bachelor of Business degree. This form aims to fully utilize the advantages of different departments in economics and management, and provide students with comprehensive financial knowledge.

Around the 1950s, the main teaching content of finance in China was to introduce and learn Western monetary and banking studies. The research direction was to comprehensively analyze financial issues under the two social systems of capitalism and socialism. Around 1992, teaching and research gradually shifted their focus from macro monetary policy to the true core of modern finance - micro finance. Its research fields are mainly financial asset pricing theory, Computational finance theory and so on.

### **3. The Shortcomings in Teaching Finance**

#### *3.1 Emphasize Theory over Application*

The reason for the limitations of our school's previous teaching conditions lies in the phenomenon of emphasizing theory over application in finance teaching from curriculum design to actual teaching. This has resulted in poor adaptability of professional students to professional work abilities, and there is a common phenomenon of weak practical ability and ability to solve practical job problems among graduates. This is currently a difficult point in our school's finance education. The current situation can also be demonstrated from a certain perspective, that is, the book titles subscribed to in our textbooks are mostly titles such as "XXX Study" and "XXX Theory", and rarely titles such as "XXX Theory and Practice".

#### *3.2 Focusing on the Macro and Slightly Observing*

The financial discipline system in China has been continuously improving in recent years, but there are significant differences in the definition of "finance". The definition of finance in the domestic academic community focuses on the teaching and research of macro monetary fund financing and circulation, with the main system still focusing on the three sectors of "banking, securities, and insurance". More attention is paid to the research of financial behavior mainly composed of the state, government, and institutions, while the teaching and theoretical research of financial behavior mainly representing the market, enterprises, and individuals are relatively weak; In finance education, there is too much macro analysis and qualitative analysis, which leads to students' learning content being concentrated in the theoretical field, relatively broad and empty, making it difficult to have a deeper understanding of the essence and operating mechanism of finance; The completeness and systematicity of the curriculum and teaching content are divided into multiple parts, while the main course content of the finance major is divided into multiple sections, resulting in poor continuity and fragmented system logic. Therefore, it is inevitable to cause repeated and overlapping teaching content, with some macro

content overemphasizing and some micro content becoming difficult to cover.

### *3.3 Emphasize Means over Flexibility*

Finance is not a subject of theoretical discussion, but also a subject of Applied economics with strong practicality and operability. However, the medium and high-end financial talents we provide to financial institutions show poor job adaptability, which indicates that there are defects in teaching methods and methods that rely solely on theoretical knowledge in the classroom. Modern education methods excessively pursue changes in teaching forms, such as multimedia teaching, which can use teaching methods such as graphics, shapes, sound, light, color, and sound in a short period of time to visualize the teaching objects, provide rich graphics and text, and achieve the effect of processing large amounts of information, thereby stimulating students' interest. It can also support the construction of online teaching platforms and ensure the sustainability of teaching materials. But at the same time, its shortcomings are also manifested, precisely due to the large amount of information. For teachers with insufficient teaching experience, especially young teachers, it is necessary to emphasize not only conveying as much information as possible to students in a unit of time, but also ensuring the coherence between these information and the processing and analysis of information. The high requirements for teachers themselves are understandable. At the same time, the specific teaching methods of multimedia teaching (relatively single, flat, and narrow channels for obtaining information) also to some extent limit the ability of students to break through and innovate, indicating that multimedia teaching cannot completely replace traditional teaching methods.

### *3.4 Emphasize Exams while Neglecting Innovation*

The multimedia approach in teaching methods is only limited to the narrow side of information channels; A more important point is the backwardness of assessment methods. At present, in our school's financial teaching, the paper exam is still the most important assessment method; Moreover, in terms of specific question type design, it is limited to memorizing basic concepts and specific content of the textbook, and the main content of the exam is the possession of knowledge and low-level mastery of relevant knowledge points. The question type for evaluating comprehensive analysis ability is relatively insufficient. This exam mode stifles students' autonomous learning ability, affects their creativity and personality development, and makes it difficult to comprehensively improve their overall quality.

#### 4. Thoughts on Financial Teaching Reform

Finance is the most dynamic factor of production in the economy and society, so we should introduce more content that is in line with the actual society in our teaching. For example, in future classroom lectures, we can talk more about the cutting-edge phenomena of finance, such as the explanation of “mobile financial terminals” from mobile devices. At the same time, our research direction can also gradually find breakthroughs from traditional “banking, securities, and insurance”, Bringing new ideas to the development of our department. At the same time, our school should focus more on cultivating financial talents that are more in line with local development needs in Chongqing. Therefore, explaining and researching this content is in line with the characteristic teaching objectives of our school and our institute.

In recent years, government departments have continuously increased their investment in laboratory construction in various universities. How to improve the quality of financial experimental teaching and fully utilize the functions of laboratories is currently a problem that must be seriously studied. The author believes that the reform of financial experimental teaching is not only a requirement for the development of modern finance discipline, but also a new force to promote the development of finance discipline. At the same time, our school has also established a finance and finance laboratory jointly built by the central and local governments, which can fully rely on this laboratory to carefully arrange a series of corresponding teaching experimental courses.

##### *4.1 Subject Setting Based on One's Own Characteristics*

Due to the significant industry characteristic cultural background of our university, the construction of the finance discipline has been relatively weak since its inception. The establishment of the finance discipline cannot be forced to be consistent with the professional finance and economics universities. Majors of finance in most colleges and universities are mainly set according to the work direction of the financial industry, such as international finance, banking, securities, insurance, and some Investment management. This model of relying on a certain industry for professional setting has certain advantages, that is, when the industry develops greatly, the profession will achieve significant development; But the drawback is also quite obvious, that is, if the market development is hindered or undergoes major adjustments, the professional development will stop moving forward. Therefore, under this premise, Sichuan International Studies University's finance should emphasize a broad scope and a solid foundation, and set up finance as a major, rather than a sub major.

##### *4.2 Cross Connection between Basic Courses and Professional Courses*

The curriculum structure of finance majors should constantly change in conjunction with economic development. But the changes should only focus on professional courses rather than basic courses. Because with the close integration of finance and economy, macro finance policies and majors have been developed and integrated, and at the same time, specific micro finance majors at the micro level have also shown different directions; Therefore, the curriculum of the finance major should not only reflect the basic courses in the macro direction, but also present the development direction of micro and

technical courses. In Sichuan International Studies University, the basic theory courses in the financial professional curriculum in the past accounted for too much, and there were too many overlapping contents. After the reform of financial discipline construction, the construction of financial discipline should move towards a new direction. First of all, the Department of Finance should add courses on micro finance, and pay attention to courses related to corporate financial micro behavior, such as corporate finance, financial engineering, asset pricing and risk management, and basic courses such as finance and financial markets, which should be arranged in the logical order of professional knowledge. Another example is that courses such as “Personal finance” are listed as “elective” and upgraded to “compulsory” courses after the reform.

At the same time, combined with the characteristics of the industry, we will add elective courses with local industry characteristics in Chongqing, emphasizing the importance of finance courses while also adding industry characteristics. For example, specialized elective courses such as “Automotive Finance” can be added to adapt to the development of Chongqing’s automotive industry, “Real Estate Finance” with Chongqing characteristics, “Internet Finance” and “E-commerce Finance” with Chongqing e-commerce. Other courses in the finance course group, such as banking and insurance courses, have similar problems that can also be solved in this way, such as “mobile banking and its business”. In the insurance industry, efforts have also been made to sell insurance products in large quantities through online and e-commerce platforms. On the one hand, it improves the professional level of teachers, while also cultivating the breadth of students’ professional knowledge. Of course, while enhancing industry characteristic courses, we still attach importance to the study of basic economics courses, so that the basic courses of finance and financial application courses are mutually supportive and coordinated, which is beneficial for students to have a deep understanding of theoretical foundations and familiarize themselves with financial practice.

#### *4.3 Constructing the “Three Realities” Teaching Model*

The purpose of experiments, internships, and practical training in the field of finance is to implement the national policy of vigorously carrying out quality education, cultivating high-quality applied and composite skilled talents who can adapt to social needs, and strive to solve the problem of talent cultivation and talent demand being disconnected in universities. Since financial business and financial products are developing very fast and constantly updated according to the actual society, financial engineering technology is advancing by leaps and bounds. At the same time, the current division of labor in the financial industry is becoming more and more detailed. If we simply wait for the emergence of complete theories to implement teaching reform, it will be difficult to keep up with the pace of actual social requirements. Therefore, the application teaching of financial laboratories should be entirely based on the actual business processes of enterprises, and the existing central and local co built laboratories should be utilized as much as possible to provide students with a fully simulated workplace, achieving a close combination of teaching and experimentation. The financial laboratory should fully enable students to proficiently master basic skills such as investment business, banking

business, insurance process, investment technology analysis, etc. through practical computer operation. Such as simulating stock market trading, online banking business, electronic currency payment settlement, etc. Therefore, financial experimental teaching cannot only be conducted in the laboratory, and it is urgent to construct a “three reality” teaching model that combines experiments, internships, and practical training. Specifically, the “Three Realities” refers to a combination of laboratory teaching, practical financial department internships, and social training. The flexible arrangement of the “Three Realities” time allows the learned content to be combined with practice as quickly as possible, identifying problems in the connection between theory and social practice, conducting experiments with problems, deepening understanding of theoretical knowledge, and improving proficiency in knowledge application. Only in such an open experimental teaching system of “experiments, internships, and practical training” can students’ practical and innovative abilities be truly improved.

#### *4.4 Establish a Professional Experimental Teaching Faculty*

According to the requirements of our school’s financial teaching reform and subject construction goals, the construction of corresponding teaching staff has always been a prominent weak link. These teachers engaged in finance laboratory teaching should have professional backgrounds in finance, investment, and metrology, possess various industry software operation abilities, and preferably have experience working in corresponding enterprise positions. These teachers should be primarily responsible for the selection and compilation of laboratory textbooks for senior undergraduate and graduate students; Schools should sign agreements with relevant financial institutions to provide experimental course teachers with the opportunity to conduct research or study in actual work departments, timely understand the latest trends in the financial industry, and promote the improvement of the entire subject faculty level and ensure that teaching content can keep up with the times through internal communication within the teaching team after returning to school.

#### *4.5 Construction of Experimental Teaching and Industry University Research Platform Construction*

The development and construction of the experimental teaching system in finance is a visionary and forward-looking work, which is of great significance for the development of the finance discipline and the overall strength of our school. Because the financial discipline itself pays equal attention to both theory and application, and in the The Internet Age, new theories and technologies are advancing by leaps and bounds, the significance of the combination of industry, university and research is particularly prominent. The laboratory can engage in extensive cooperation with financial institutions, enterprises, and others, hiring off campus professional business guidance teachers for the actual work department, and transforming the practical operations of the business department into simulation courses that the laboratory can operate. In this way, through the laboratory platform, various research resources can be effectively integrated and utilized, forming a good research environment. Teachers can also conduct empirical analysis through laboratory resources, providing decision-making basis for departments at all levels in Chongqing, and providing a guarantee base for undertaking high-level policy research and high-level financial professional talent cultivation in the financial sector of

Chongqing. To better serve the construction of disciplines and the cultivation of applied financial talents.

## 5. Future Development Suggestions

The construction of the financial discipline system should focus on the improvement of students' overall quality, and the construction of the financial discipline should comply with the development of social economy and serve the development of social economy. Therefore, the author's suggestion is:

### 5.1 Cross Disciplinary Education in Applied Education

Applied education is essentially a "cross-border education" that should organically integrate the "professional culture" in the industry and the "educational culture" in schools, achieving a transition from ordinary education to those with professional literacy. To achieve this process, there must be three "standards", namely citizen standards, reproduction standards, and performance standards. Among them, "citizen standard" refers to attitude, reflecting a professional spirit; The "reproduction standard" refers to knowledge, including the learning of basic concepts and concepts; The "performance standard" refers to the mastery of skills, including both general and professional skills. Combining the employment ability indicators of undergraduate students majoring in business administration, guide and assist students in planning their career paths.

### 5.2 Cross Disciplinary Classroom in Curriculum Construction

Curriculum construction is the core of cultivating the employability of undergraduate students majoring in finance, and must be combined with the thinking concepts of applied undergraduate colleges. In short, it means "curriculum oriented work tasks, work-oriented teaching tasks, and systematized work processes". Build a corporate reserve team, form a "cross-border classroom" outside of school, and achieve "work task curriculum"; Integrating schools and enterprises into one, forming a "cross-border classroom" within the school, and achieving "work-based teaching tasks"; Deconstruct subject knowledge and embed it into actual work processes to achieve "systematization of work processes". In combination with the employment ability indicators of undergraduates majoring in finance, new courses such as management communication, workplace self-cultivation, social etiquette, business management case analysis, etc. are added in the form of elective courses in the original curriculum system to cultivate students' Interpersonal communication communication and cooperation abilities, and word processing abilities; At the same time, extracurricular quality expansion training can be added to cultivate students' teamwork and adaptability.

### 5.3 Cross Disciplinary Teacher and Student Training

Education that satisfies the people should be a combination of "individual needs" and "employer needs". Based on the principles of supply and demand in economics, demand will stimulate the development of supply, and supply must meet demand. This should be reflected in the cultivation of "cross-border teachers and students" with forward-looking awareness. During the peak season of the enterprise, walk into the enterprise with questions and thoughts; In the off-season of the enterprise,

return to campus with awareness and reflection. Combining the employment ability indicators of undergraduate students majoring in business administration, the assessment of teachers and students should be multifaceted and multifaceted. The assessment of students should include their learning of professional knowledge, mastery of skills, and social work experience. The assessment can be conducted through methods such as exams, team work presentations, and evaluations from others; The assessment of teachers can incorporate research findings such as the employer's recognition of school education, the employment satisfaction and status of fresh graduates, into the content of the teaching effectiveness assessment. Based on the assessment results, the school's teaching and training plan can be improved in a timely manner.

#### *5.4 Establish a Classified and Hierarchical Employment Guidance System to Enhance College Students' Employment Awareness*

Establishing a classified and hierarchical employment guidance system is aimed at developing career plans for students, correcting career choices, and providing targeted and planned guidance for different types of students, striving to improve their employability. For example, for students who plan to continue their studies after graduation or choose employment after graduation, intention statistics will be conducted on students who choose various destinations at different periods and stages, and then targeted classification guidance will be provided. Hierarchical guidance refers to hierarchical guidance according to different grades of college students. For example, the guidance for junior students is usually Career development and interest exploration, personality analysis and career understanding (future employment direction); Senior students should have a clear understanding of the employment situation and career development prospects of that year, enhance their job search and employment awareness, and stimulate their subjective initiative to meet social challenges. At the same time, guide college students to establish a correct outlook on employment and career choice, and to have the ability to withstand pressure, resist setbacks, and bravely face the reality of difficult employment. Through professional practice, understand the changes in students' employment intentions, provide targeted resume interview training, and then track students' employment progress for career recommendations and psychological counseling.

#### *5.5 Integrating Resources to Increase Employment Opportunities for College Students*

Encourage students to actively participate in job fairs and obtain employment opportunities in different industries. In addition to professional related job fairs held at the college level, students are also encouraged to actively participate in job fairs at the school level and even in other industries, providing them with more opportunities to access recruitment information from different industries, in order to expand employment development space and broaden employment channels in a broader and more comprehensive manner. The college also relies on projects carried out by various professional studios to build a mutual platform, using the old to guide the new and learning to promote teaching. It "spreads, helps, and guides" students in knowledge transmission, employment concepts, role models, and other aspects, forming a critical atmosphere for college students before choosing a job, and enabling them to

make various psychological preparations before employment. Based on the studio, a multi-dimensional, collaborative, and leapfrog development vocational literacy education and training system is formed by organizing vocational literacy training, vocational literacy experience activities, self-management, and planning internship bases. Employment information is released through WeChat platform, and online and offline interactions are promoted to promote innovative employment models and open up multiple channels for innovative employment. In addition, gather alumni resources, industry resources, campus resources, network resources, and social resources; Through two-way interaction between online and studio entities on the Internet, further improve the quality and level of vocational education guidance, and establish a precise mechanism for promoting professional practical employment services; Gradually realize the intelligent matching between college students' willingness to seek employment and the position of the employer, and realize the seamless connection between college students' career development, professional language expression, business etiquette performance, professional ability and quality and the talent requirements regulated by the employer's workplace.

## **6. Conclusion**

In summary, in order to improve the employment level and quality of college students, application-oriented universities can establish a classified and hierarchical employment guidance system to enhance their employment awareness; Building an off campus practice platform to increase employment opportunities for college students; Integrate resources and expand employment channels for college students; Tracking and revisiting employers and employed college students, continuously expanding and updating employment guidance information, and creating a healthy development space for the employment development of college students through the continuous efforts of the above four aspects.

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