

# Research on the "1+1+4+6" Training Model of Innovative and Entrepreneurial Female Talents of Financial Management Major in Shandong Universities

Xuan Cao

Shandong Women's University, Jinan 250300, China

1016533166@qq.com

**Abstract.** The major project of transforming new and old kinetic energy in Shandong Province requires the cultivation of high-quality innovative and entrepreneurial talents, which inevitably requires the cultivation of financial management professionals to keep pace with the times. In terms of the practice of training innovative and entrepreneurial talents in Colleges and universities in the province, besides the traditional backward concept and social reality, the lack of advanced training ideas and training modes in Higher Education of financial management specialty hinders the cultivation of innovative and entrepreneurial financial management professionals in Colleges and universities. Therefore, after investigation, this paper forms the "1 + 1 + 4 + 6" training mode, which is specially aimed at the training of female talents of innovative and entrepreneurial financial management specialty in Shandong universities, aiming at serving the major project of energy conversion between the old and the new in Shandong Province.

**Keywords:** Innovation and Entrepreneurship; Talent Training Mode; Female Talents.

## 1. Introduction

In January 2017, the General Office of the State Council issued Opinions on Innovation Management, clearly pointing out that we should accelerate the cultivation and expansion of new Kinetic Energy, and improve traditional Kinetic Energy. On February 22, 2018, Shandong Province held a conference to mobilize major projects for the conversion of new and old kinetic energy. The conference highlighted the importance of talents. There is no doubt that the transformation of old and new momentum requires a large number of innovative and entrepreneurial talents in all fields and fields. Whether it is the concept of "double creation" put forward in 2015 or the recent proposal of the transformation of new and old kinetic energy, it highlights the strong demand for innovative entrepreneurs in the period of economic transformation, coupled with the rapid development of science and technology, the emergence of "big data", "cloud computing", "artificial intelligence" and "financial robot" for financial management professionals. The new requirements of talent training, therefore, the training of innovative and entrepreneurial talents will become an important direction of financial management professionals.

From the perspective of women, this paper explores the innovation and entrepreneurship education of financial management specialty in view of women's characteristics. Innovation and entrepreneurship education are an important part of the major project of transforming new and old kinetic energy in Shandong Province. It should be integrated with professional curriculum education, practice, the whole process of talent training, and construct "1+1+4+6". The training mode can enrich the research results of innovation and entrepreneurship education.

## 2. Current Situation of Innovation and Entrepreneurship Education for College Students Majoring in Financial Management in Shandong Province

Shandong universities which set up financial management specialty are exploring and practicing more and more in innovation and entrepreneurship education. In addition, some universities have formed their own practical experience and model. However, there are still many unavoidable problems and difficulties in the implementation process.

## **2.1 Poorly Understanding of the Importance of Innovation and Entrepreneurship Education**

Many newly-built Applied Undergraduate Colleges and universities in Shandong Province attach importance to professional operation ability, while the old ones also attach importance to theoretical basis education. They generally neglect innovation and entrepreneurship education. The biggest feature is that they are mere formality, and the degree of attention is far from enough. First of all, the lack of awareness of innovative entrepreneurship education concept of university leaders in the province, and the lack of awareness of the important role of innovative entrepreneurship from the higher level, led to the inadequate execution of the secondary college of financial management specialty. Secondly, the lack of departments directly related to innovation and entrepreneurship education in Colleges and universities makes it impossible for secondary colleges to truly integrate innovation and entrepreneurship into talent training actively and actively when implementing leadership opinions. Thirdly, it is the students themselves. The biggest characteristic of female college students is that they are relatively conservative, while there are relatively more female students majoring in financial management. They think that it is the most important thing for them to learn the basic knowledge of financial management and improve their professional practical ability. They can not actively cooperate with and actively participate in various innovations of school organizations. Entrepreneurial activities.

## **2.2 Inadequate Innovation in Form and Content of Innovation and Entrepreneurship Education**

Although, with the attention of the national education administration department and the development of the school itself, colleges and universities are also responding to the development of the situation and practical needs, in the innovation and entrepreneurship education reform, they have carried out bold exploration and positive practice. However, on the whole, there are still many problems in the innovation of educational form and content, which is far from meeting the learning needs of students majoring in financial management. On the one hand, innovation and entrepreneurship education mainly adopts traditional teaching methods, such as classroom lectures and special lectures. On the other hand, the content of innovation and entrepreneurship education is more inclined to disseminate various government policies, discuss the basic theory of innovation education or case sharing, and lack of experience learning links. Comprehensive analysis of the content of entrepreneurship education, innovation and innovation is not enough. The most typical case is from the perspective of cases. Now, the operation of successful people or large groups and large companies is often introduced as a case. But in fact, our students have a relatively low starting point, the distance between them and the case is very large and unrealistic, and there is no innovative entrepreneurship training model for financial management and female college students, so there is no specific and targeted guiding significance.

## **2.3 Lack of Attention to the Training of Innovative and Entrepreneurial Teachers**

Teachers' team construction can not meet the needs of College Students' innovation and entrepreneurship education in the new era, which is particularly prominent in the financial management major of colleges and universities in our province. On the one hand, in order to deal with various examinations and evaluations, such as the evaluation of undergraduate teaching level of the Ministry of Education, some universities spare no effort to introduce talents and do their best. However, talent introduction mainly considers discipline construction and professional layout, and seldom considers the needs of innovation and entrepreneurship education. On the other hand, teachers themselves belong to the traditional professional teaching-oriented group, and they generally lack entrepreneurial experience. This will not only affect students' enthusiasm for entrepreneurship, but also affect students' trust in teachers, and will inevitably affect the effect of innovative entrepreneurship education.

### **3. Construction of "1+1+4+6" Training Model**

Through the practical investigation of innovative and entrepreneurship-oriented talents training ideas and modes in elite universities with advanced innovative and entrepreneurship education concepts in the province and in China, this paper probes deeply into the innovative and entrepreneurship-oriented training mode of female talents in financial management specialty by means of questionnaires, field surveys and in-depth interviews. Through analysis and integration, the "1+1+4+6" training mode mentioned in this paper is formed, which includes a focus (focusing on the cultivation of innovative and entrepreneurial abilities), a set of training programs (organic integration with professional education, reflecting the objectives and connotations of innovative and entrepreneurial education), four in one (curriculum system, teaching content, teaching methods, assessment and evaluation). Price), six supporting platforms (professional curriculum platform, experimental teaching platform, scientific research training platform, school and enterprise resources platform, practice training platform, business incubation platform).

In order to better construct the "1 + 1 + 4 + 6" training mode for female talents majoring in financial management and apply it to practice successfully, we must focus on the following key points.

#### **3.1 Strengthen Practical Teaching and Improve the Teaching Level of Teachers**

Practice teaching is to teach from a new teaching perspective, break the traditional teaching mode, can improve students' innovative consciousness and practical ability, is an important way to enhance students' entrepreneurial ability. In the teaching of financial management specialty, the application of this teaching method, combined with the concept of innovative entrepreneurship education, actively explore the financial management problems and solutions encountered in the process of entrepreneurship practice, can effectively promote the landing of College Students' entrepreneurship projects. At present, the biggest problem in practical teaching is that there are few professional teachers and lack of practical experience. Therefore, colleges and universities need to increase the number of professional teachers, enrich their practical experience and improve the level of practical teaching of teachers. After the research, we believe that this problem can be solved through the following two aspects.

##### **3.1.1 Encouraging College Teachers to Participate in College Students' Innovation and Entrepreneurship Projects**

College teachers majoring in financial management can better understand the entrepreneurship market and environment by participating in college students' innovative entrepreneurship projects. Especially the lack of practical experience of female teachers, through participating in the project, financial management theory and entrepreneurship theory can be more closely integrated to enhance professional literacy. At the same time, through the way of teaching, students can be provided with more abundant theoretical knowledge and more practical entrepreneurial guidance.

##### **3.1.2 Introducing Women Entrepreneurs with Rich Practical Experience in Society**

Attracting female entrepreneurs to enter colleges and universities by visiting teachers or part-time teachers, sharing and imparting personal experience of innovation and entrepreneurship and management, can effectively deepen the understanding of financial management professional teachers on innovation and entrepreneurship, and enrich the teaching research of financial management professional in innovation and entrepreneurship. At the same time, it can also provide more valuable experience and guidance for female students to innovate and start their own businesses.

#### **3.2 Highlighting the Importance of Female Students' Practice in the Training Program of Financial Management Professionals**

Financial management personnel training program is an important guideline to train financial management personnel. It should focus on the education of innovation and entrepreneurship, and enhance the skills of financial management personnel. Female students have low willingness to innovate and start a business, and their skills are low. Therefore, the importance of female students'

learning practice should be highlighted, and the ability of female students to innovate and start a business should be increased in practice, which also meets the overall requirements of comprehensive entrepreneurship training. In the personnel training mode, we should build an open and relaxed environment to stimulate the initiative of female college students in innovation and entrepreneurship. In terms of specialty setting, it emphasizes the integration and intersection of multi-disciplines, gradually forms a curriculum system related to women, and improves the knowledge structure of female students in innovation and entrepreneurship.

### **3.3 Infiltrating Practical Activities into Innovation and Entrepreneurship Education of Financial Management Specialty**

The way of entrepreneurship education should be dominated by practical activities. Various practical activities can effectively cultivate students' ability of innovation and entrepreneurship. In the major of financial management, we can enrich practical activities and enhance students' ability of innovation and entrepreneurship through the following ways.

#### **3.3.1 Emphasizing the Importance of Practice in the Courses of Innovation and Entrepreneurship**

The purpose of setting up courses related to innovation and entrepreneurship is to enable students of all majors to have basic entrepreneurial skills and qualities, and to understand and understand innovation and Entrepreneurship from different perspectives. For example, in the major of financial management, the integration of financial management and innovative entrepreneurship education makes it necessary for universities to integrate and optimize the training program of financial management professionals from a macro perspective, highlighting the comprehensive and practical nature of the curriculum. Students majoring in financial management need not only to reserve theoretical knowledge related to financial management. It is also necessary to understand market analysis, risk management and basic management strategies in the process of entrepreneurship, so as to acquire the basic qualities and abilities needed for innovation and entrepreneurship.

#### **3.3.2 Changing the Traditional Student Evaluation and Assessment Mechanism**

The traditional evaluation mechanism for students majoring in financial management mainly relies on students' final examination scores. This mechanism makes students attach too much importance to the recitation of theoretical knowledge and weakens the cultivation and assessment of students' practical ability. In order to cultivate more comprehensive and high-quality financial management talents, financial management teachers, as the main assessors, should set up and assess differently according to the actual teaching content and curriculum, highlighting the cultivation and evaluation of innovative ability. The assessment indicators include not only some quantitative indicators, but also some qualitative indicators. Standard, a comprehensive and dynamic assessment of financial management students. In daily teaching management, students can choose individualized courses according to their own strengths and interests by adding elective courses. At the same time, the concept of students' self-management and self-evaluation should be emphasized. Through the combination of teachers' evaluation and self-evaluation, students' ability of innovation and entrepreneurship can be evaluated more scientifically and comprehensively.

### **3.4 Practical Education of Innovation and Entrepreneurship through School-Enterprise Cooperation and Integration of Industry, University and Research**

School-enterprise cooperation is a common way to improve students' entrepreneurship ability in Colleges and universities. According to different professional characteristics, practice bases are set up. Specific forms are as follows: take off-campus enterprises as the main training carrier, arrange students to enter the enterprise for on-site students, integrate into the entrepreneurial team, and feel the enthusiasm and atmosphere of the entrepreneurs. Through the practical teaching measures of school-enterprise cooperation and integration of production, teaching and research, students' initiative and innovation ability can be effectively stimulated and improved, and their enthusiasm and ability to start a business can be enhanced. As a school, it should actively contact with social enterprises,

form a stable and comprehensive school-enterprise cooperation network through various forms of entrepreneurship education system, integrate school resources and resources, and give full play to the advantages of integration of production, teaching and research. Therefore, for the training of students majoring in financial management, this paper argues that the following measures can be adopted:

### **3.4.1 Constructing School-Enterprise Cooperation Network**

The construction of school-enterprise cooperation network can provide students with more jobs and internship opportunities, and also enable them to experience their own strengths and weaknesses and find the right direction of learning. Based on the platform provided by the school-enterprise cooperation network, students majoring in financial management can be exposed to the financial management work of different industries, expanding their professional ability and thinking mode. It should strengthen cooperation with similar units such as financial management firms, encourage students to participate in specific projects of the firms, learn standardized financial management models and advanced financial management methods, accumulate experience, and at the same time, learn to find problems, think about problems and solve problems, so as to lay a foundation for future work or entrepreneurship. This professional accomplishment. In addition, cooperating with venture capital organizations or entrepreneurship management departments to develop entrepreneurship projects can not only realize the comprehensive integration of campus resources and social resources, but also provide important opportunities and channels for college students to innovate and start businesses.

### **3.4.2 Building a Communication Platform between Students and Entrepreneurs**

Building a communication platform between students and entrepreneurs can help students solve the puzzles and problems in the process of innovation and entrepreneurship, and realize the social extension of University education. This platform can communicate in a variety of ways, including organizing competitions of innovative entrepreneurship projects for college students, inviting entrepreneurs to give lectures, seminars and exchanges, and establishing innovative entrepreneurship associations. Based on this platform, students can quickly and conveniently solve various problems encountered in the process of entrepreneurship, and improve the ability of innovation and entrepreneurship. At the same time, students with ideas and abilities can be encouraged to devote themselves to innovative projects or entrepreneurship projects, so as to increase the integration of financial management education and innovative entrepreneurship education, and enhance the comprehensive ability of students majoring in financial management to innovate and entrepreneurship.

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