

Research on Innovative Entrepreneurship Education Model of University of Finance and Economics—Taking S University as an Example

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ABSTRACT

The scale of college graduates in 2020 is 8.74 million. At present, it is a critical period for college graduates to seek employment. Under the influence of economic downward pressure and the superposition of the epidemic situation of new crown pneumonia, the difficulties of college graduates in seeking employment increase, and the employment situation is complex and severe. In the process of implementing the reform of innovative entrepreneurship education, colleges and universities have carried out a series of explorations and accumulated certain practical experience. However, from the overall effect of innovation and entrepreneurship in financial colleges and universities, the existing problems are complex and changeable. For the increasingly professional and applied financial colleges and universities, the rapid development of information technology such as the Internet, big data, block chain and so on, has penetrated into the education and teaching of financial colleges and universities, causing a series of changes in the financial and economic industry, curriculum teaching and so on. This study investigates the innovative entrepreneurship education in colleges and universities, and takes the S university as an example to study the model, hoping to provide reference for the development of innovative entrepreneurship education in colleges and universities.

Keywords: *Finance and Economics University, Innovation and Entrepreneurship Education*

1. INTRODUCTION

The number of college graduates reached 8.74 million in 2020. At present, it is a critical period for college graduates to seek employment. Under the influence of economic downward pressure and the superposition of the epidemic situation of new crown pneumonia, the difficulties of college graduates in seeking employment increase, and the employment situation is complex and severe.[1] The Ministry of Education has introduced a series of policies to ensure employment stability, such as the Circular on Providing Continuous Online Employment Services for Graduates of Unemployed Colleges and Universities in 2020, and the Circular on Further Developing Research Assistant Posts in Colleges and Universities to Absorb Graduates' Employment Work ". The above-mentioned measures should adhere to the people-centered development thinking, focus on the implementation of the "six guarantees and three promotion" program, comprehensively strengthen the employment priority policy, consolidate responsibility, and do a good job in reducing the burden, stabilizing the post and expanding employment, adopt more market-oriented methods to broaden the employment channels for graduates, resolutely fight the tough battle of stable employment, and make greater contributions to the steady and healthy development of the economy and society.[2]

In 2010, the Ministry of Education issued the "Opinions on Vigorously Promoting Innovative Entrepreneurship

Education in Colleges and Universities and the Work of College Students' Self-Entrepreneurship ", which clearly states that " Vigorously promoting innovative entrepreneurship education in colleges and universities is of great practical and long-term strategic significance in promoting the scientific development of higher education, deepening the reform of education and teaching, and improving the quality of personnel training ". The introduction of the document for China's colleges and universities to reform entrepreneurship education, to achieve innovative talent training to make macro guidance. In 2014, Prime Minister Li Keqiang put forward the concept of "mass entrepreneurship and innovation" for the first time at the Summer Davos Forum, and since then "mass entrepreneurship and innovation" has become a high-frequency word in China's economic and social development. Also become the key factor that colleges and universities promote innovation and entrepreneurship education reform.

2. CURRENT SITUATION OF INNOVATIVE ENTREPRENEURSHIP EDUCATION IN COLLEGES AND UNIVERSITIES

In 1947, innovative entrepreneurship education rose in the United States, and the innovative entrepreneurship

education in Chinese colleges and universities began in the late 1990s and started late. The concept of "innovation and entrepreneurship education" begins with the concept of entrepreneurship education. Our country integrates the concept of "innovation" into entrepreneurship education, and puts forward the concept of "innovation and entrepreneurship education". The curriculum system of entrepreneurship education becomes the core of "innovation and entrepreneurship" education.

2.1 Trends in innovation and entrepreneurship

2.1.1 Innovation Ability

With the acceleration of economic globalization, the demand for high-level talents in various fields continues to increase, especially for high-level talents in finance and economics. Since the new century, China's international development level has been continuously improved. After joining the Asia-Pacific Economic Cooperation (APEC), the World Trade Organization (WTO) and the Shanghai Cooperation Organization (SCO), foreign investment has poured into the financial market. The economic structure, industrial model and employment demand structure of China have changed greatly.[3]

2.1.2 Innovation capability is diversified

According to the characteristics of the times, specialty and specialty, the society has a more diversified demand for the innovation ability of graduate students in financial and economic colleges. Graduate students of finance and economics colleges and universities are the new force of finance and economics colleges and universities. They should not only have the spirit of innovation, rich professional knowledge, professional skills, strong practical ability, knowledge application ability, but also have innovative consciousness and innovation ability.

2.1.3 Innovation Ability

With the continuous expansion of graduate students' scale in financial and economic colleges and universities, and the differences in their interests, ideas, intelligence, character, and subject background, they have different learning needs and learning abilities, while the unified teaching materials, unified teaching methods, unified curriculum and unified postgraduate training model can no longer meet the needs of the modern society for diversified and individualized senior talents in finance and economics.

2.2 Innovative entrepreneurship education in colleges and universities

Combining with the current situation of the cultivation of the innovation ability of the graduate students of regional economics major in financial and economic colleges and universities, this paper summarizes the problems existing in the process of the cultivation of the graduate students' innovation ability, in order to accurately locate, find, analyze and solve the problems, improve the innovation ability of the graduate students of regional economics major, and then improve the quality of the graduate students' training in financial and economic colleges and universities.

2.2.1 Teachers are weak, innovation and entrepreneurship leading effect is not good.

Although most graduate students majoring in finance and economics actively participate in scientific research and innovation activities such as scientific research, professional academic activities, professional academic papers and subject competitions, and actively participate in social practice innovation activities such as social practice, social investigation and enterprise practice in winter and summer vacation, Some graduate students have not participated in any scientific research and social practice innovation activities.

2.2.2 Innovation and entrepreneurship courses lack of practice, mass entrepreneurship and innovation projects in the school focus on "appearance" rather than "li Zi".

As far as the curriculum is concerned, most financial and economic colleges and universities still follow the tradition of setting up public elective courses with unified school and professional basic courses and compulsory courses with college characteristics. The proportion of innovative courses such as elective courses, practical courses and interdisciplinary courses is not enough, which leads to the derailment of students' theoretical study and practice and the lack of mastery of cross-disciplinary knowledge. Analysis of teaching methods shows that most financial colleges and universities are still mainly in the traditional sense of indoctrination classroom, and some colleges and their teachers adopt innovative teaching methods such as discussion and case, but the degree of innovation is low.

2.2.3 Access to entrepreneurial information is not smooth.

After the study of innovative entrepreneurship courses, some students have the idea of entrepreneurship, but

colleges and universities fail to provide comprehensive entrepreneurial information. Students can only rely on the Internet "self-reliance", but the Internet information is mixed, college students can not effectively identify the authenticity, eager to start a business students are likely to be attracted by low investment and high return fraud projects, resulting in economic losses. On the other hand, most colleges and universities fail to provide a comprehensive entrepreneurship policy, and college students and even college staff do not know much about national and local entrepreneurship policies, which leads to students' entrepreneurial detours.

2.2.4 Culture conditions and culture environment need to be further optimized.

The cultivation and promotion of graduate students' innovation ability need not only perfect the scientific research incentive system, the graduate student evaluation standard and so on system guarantee, but also need the condition support training system guarantee, mainly includes the tutor team, the innovation platform and the discipline construction and so on. For a long time, most financial and economic colleges and universities are faced with practical problems such as insufficient funds, which leads to insufficient investment in innovation platform and discipline construction, and then affects the formation of high-end tutors at the academic level. Seriously restricted the regional economics graduate student innovation ability training and promotion. In addition to the influence of the training conditions of financial colleges and universities, the employment environment, the environment of production, education and research, and the environment of innovation culture will play a different role in the innovation ability of graduate students. In recent years, the employment situation is grim, the effectiveness of the cooperation mechanism between industry, university and research is not high, and the innovative cultural environment needs to be further optimized, which will hinder the effective improvement of the innovation ability of graduate students majoring in regional economics to a certain extent.

3. ENTREPRENEURSHIP EDUCATION IN S UNIVERSITY

3.1 Clear training objectives to improve the pertinence of personnel training

In the process of setting up the training goal of innovative entrepreneurship education, S university should make targeted arrangements according to the level of students and different stages of development. First of all, determine the goal of macro-innovation entrepreneurship education, which is aimed at all students, and focus on the penetration of the curriculum from the perspective of innovation spirit and entrepreneurial consciousness, and change the students'

planning for their own future from the ideological level. secondly, determine the hierarchical innovation entrepreneurship education, set targeted goals according to the different stages of financial and economic students' training, and take into account the theoretical and practical requirements, and comprehensively cultivate students' innovative ability and entrepreneurial ability.[4]Finally, the detailed goal is determined, and the technical guidance is given to the students' performance in the competition project of financial and economic innovation and entrepreneurship, so as to meet the specific ability needs of the students in the future, and to lay the foundation for the students' innovation exploration and entrepreneurial development.

3.2 Innovative training methods and sound training mechanisms

In the process of constructing the training mechanism of innovative entrepreneurship education, S university adheres to the basic concept of combining theory with practice, focusing on the cultivation and shaping of students' spirit and consciousness, so that students can consolidate the theory of innovation and entrepreneurship, develop the ability of innovation and entrepreneurship, and improve the quality of innovation and entrepreneurship.[5]Traditional knowledge teaching and case analysis have been difficult to meet the development needs of innovative entrepreneurship among students majoring in finance and economics. Teachers should actively introduce diversified training mechanisms, broaden the space for innovative exploration, and simulate entrepreneurial mechanisms. Improve students' innovative entrepreneurial literacy. For example, the introduction of project teaching training mechanism, the use of projects to drive students to establish teams, and to explore the problems in project practice independently, to inspire students' innovative thinking, so that students can understand the various qualities needed in entrepreneurship in concrete practice. And in the process of learning constantly strengthened.

3.3 Improving the curriculum system and laying the foundation for innovative entrepreneurship education

In the construction of the curriculum system of innovative entrepreneurship education, S university promotes the integration of courses around the main body of students, based on professional courses, and according to the needs of students' innovative entrepreneurial development literacy. For the development of students innovative entrepreneurial ability to lay a good curriculum platform. First of all, colleges and universities should start with basic theory, infiltrate innovative entrepreneurial knowledge from macro perspective, let students further understand the

background of "mass entrepreneurship, mass innovation ", under the " Internet +" development plan, College students need basic literacy in innovative entrepreneurship education.

3.4 Promote resource sharing and increase teacher input

To establish a professional team of innovative entrepreneurship education teachers, first of all, strengthen the investment of education funds, employ experienced innovative entrepreneurship teachers, optimize the structure of the school's teaching staff, at the same time, strengthen the training and education of financial and economic professional teachers, improve their innovative entrepreneurship education literacy. secondly, strengthen cooperation with enterprises, establish a "double-teacher system ", use professional personnel in enterprises, guide students to contact the financial industry more intuitively, familiar with the needs of innovation and entrepreneurship in the market economy environment. Finally, make full use of Internet resources, through network teaching, distance teaching and other ways to achieve teacher resources sharing, in order to improve the efficiency of resource allocation, broaden students' vision of innovation and entrepreneurship.

3.5 Improving incentives to mobilize multiple educational factors

Innovation and entrepreneurship need the effective support of relevant incentive mechanism. In the process of training innovative entrepreneurship education, S university establishes and perfects the incentive mechanism from two aspects: teachers and students. For teachers, we should arouse their enthusiasm to participate in the guidance of students' innovation and entrepreneurship from the aspect of salary and treatment, stimulate their initiative to adjust the curriculum content, innovate curriculum methods, introduce innovative entrepreneurial resources, and realize the overall training of students. From the point of view of students, we can use credit replacement to arouse students' enthusiasm for innovation and entrepreneurship, reward students with material and spirit according to their winning situation of participating in innovation and entrepreneurship competition, and support students' practical participation.

3.6 Improve the appraisal system, improve the performance evaluation of innovative entrepreneurship education

In the examination of innovative entrepreneurship education, S university should analyze the practice of the curriculum and the students' innovative entrepreneurial literacy from the overall cultivation of students. First of all, according to the process and results of students participating in the training of innovative entrepreneurship education, using teachers, students themselves, as well as enterprises,

social institutions and other third parties to form a systematic and comprehensive evaluation information, and according to the information analysis to form a guiding result, In order to enhance the guiding value of innovative entrepreneurship education for students. Secondly, we should do a good job of tracking investigation, establish student files, analyze the career development of graduates in the next ten years, and establish correlation analysis in combination with the implementation of innovative entrepreneurship courses in colleges and universities. In order to form a long-term evaluation mechanism of innovative entrepreneurship education.

4. CONCLUSION

The reform of innovative entrepreneurship education in financial and economic colleges should not only rely on the resources of the school itself, but also introduce the concept of collaborative innovation, construct multiple subjects, give full play to the advantages of education and training in colleges, governments and enterprises, realize the effective allocation of talents, information and funds, and then enhance the innovative spirit of college students. Cultivate college students' ability to identify entrepreneurial information, analyze entrepreneurial environment, integrate and utilize entrepreneurial resources and realize independent entrepreneurship. Specifically, under the guidance of the concept of collaborative innovation, the reform of innovative entrepreneurship education in financial and economic colleges can be implemented from the following aspects: First, coordinate the interests of multiple subjects and build a driving mechanism for innovation and entrepreneurship. The reform of innovative entrepreneurship education in financial and economic colleges needs the drive of internal and external factors. From the point of view of internal factors, colleges and universities form a community of interests by coordinating the interests of various subjects in order to realize the construction of cooperative education mechanism. According to the market competition and economic transformation of innovative talent demand, can stimulate the innovative entrepreneurship education in colleges and universities. First of all, in the process of constructing the driving mechanism of innovation and entrepreneurship, colleges and universities should actively carry out communication and cooperation with enterprises, according to their own advantages in knowledge innovation, reduce the cost of enterprises to acquire new knowledge and new talents, so as to stimulate the enthusiasm of enterprises to participate in the cooperation between schools and enterprises. Secondly, colleges and universities should actively develop internal educational resources, perfect the curriculum system of innovation and entrepreneurship, adjust the content of teaching materials in combination with the background of "mass entrepreneurship, mass innovation ", introduce project-driven, optimize the

practice base of innovation and entrepreneurship. Finally, colleges and universities should make use of policy support, obtain social recognition of innovative entrepreneurship education, create a good environment of public opinion on innovation and entrepreneurship, obtain various educational resources, and at the same time, standardize the use and implementation of innovative entrepreneurial funds according to government supervision. Lay the foundation of innovative entrepreneurship for college students.

Second, perfect the talent training mode and construct the operation mechanism of innovation and entrepreneurship. The operation of innovative entrepreneurship education in financial and economic colleges involves curriculum system, teachers' strength and training methods. From the perspective of curriculum system, colleges and universities should eliminate the disadvantages of encouraging professional courses in the process of traditional education and training, integrate innovative entrepreneurship education into professional courses, and become a part of students' professional basic courses. From the point of view of teacher training, colleges and universities should strengthen the construction of teachers with innovative literacy, enhance the initiative of professional teachers to participate in innovative entrepreneurship courses, introduce experienced professionals from enterprises, and use the Internet to share teachers. From the point of view of training mode, it takes into account the cultivation of theory teaching and practice, forms the training mode of classroom camera, internal simulation and extracurricular practice, clarifies the train of thought of talent training, and gradually promotes the innovative and entrepreneurial accomplishment of talents.

Third, strengthen the construction of organizational institutions and build a guarantee mechanism for innovation and entrepreneurship. The implementation of innovative entrepreneurship education in colleges and universities of finance and economics needs sound organizational guarantee, and schools should set up special organizational institutions in educational practice to design, plan and coordinate the work of innovative entrepreneurship education. In the course of organization and operation, it is necessary to study the course of innovation and entrepreneurship to ensure that the training of professional talents meets the needs of innovative talents in the period of economic transformation. to strengthen teaching management and control, to improve the monitoring mechanism of curriculum teaching and to improve the details of innovative entrepreneurship education. to design innovative talents training programs and integrate entrepreneurship education and practical training processes according to the characteristics of local economic development. to strengthen the work of entrepreneurship consulting services, to give support to the difficulties encountered by college students in the process of entrepreneurship, to help students tide over entrepreneurial difficulties as far as possible, and to improve their entrepreneurial ability from the psychological and practical levels. Build innovation achievement transformation mechanism, help students to apply for patent in time, and build communication bridge between talents and enterprises to provide support for innovation achievement transformation. strengthen entrepreneurial project guidance, promote

entrepreneurial team building, help students find mistakes and drawbacks in entrepreneurship in time, promote entrepreneurial process optimization. guide students into entrepreneurial parks, incubator bases, and make full use of off-campus entrepreneurial resources.

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