



Studying on the Path of the Deep Integration of Innovation and Entrepreneurship Education and the Education of Wealth Management

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Abstract. Taking the Shandong Institute of Business and Technology as an example, this paper expounds the necessity and urgency of the deep integration of innovation and entrepreneurship education and wealth management education, and analyzes the current situation and existing problems of the integration. The path of the deep integration includes innovating curriculum content, teaching methods and teaching design, strengthening practical teaching, improving teachers level and stimulating students enthusiasm and so on.

Keywords: Innovation and entrepreneurship education · wealth management · professional education · deep integration

1 Introduction

Minister Li Keqiang proposed the concept about mass entrepreneurship and mass innovation(They are called dual-innovation for short).The State Department points out it is important to train a teaching team with innovative spirit, the courage to put into practice during the innovation and entrepreneurship education, and innovation and entrepreneurship education should be carried through the whole process of talent training, and creative education should be used to cultivate creative talents, and creative talents should be used to build an innovative country.

Therefore, it is the strategic goal of university personnel training that the innovative consciousness and entrepreneurial ability are cultivated, and it is very important for constructing an innovative country and improving the employment and entrepreneurial competitiveness of college students. As an application-oriented university, the Shandong Institute of Business and Technology has made active exploration and practice on the integration of dual-innovation and wealth management education in recent years.

2 The Necessity and Urgency of the Integration About the Dual-Innovation Education and the Wealth Management Education

2.1 The Wealth Management Profession Requires Innovative and Entrepreneurial Talents

Wealth Management has become an emerging profession that drives economic development and social employment, and creates more entrepreneurial and innovative opportunities and jobs for society. The wealth management is growing rapidly, and knowledge structures are becoming more complex, and the competitive environment is becoming very competitive, and new technologies and business models are emerging, therefore, wealth management practitioners need to have a strong innovation and entrepreneurship, flexibility and efficient implementation capacity.

The major of wealth management is not only a comprehensive applied discipline, but also a cross-disciplinary, cultivating students' innovative and entrepreneurial awareness will enable them to better adapt to the wide range of applications of wealth management, rapid technological innovation and new business models. Wealth management professionals in the new era not only need to have a solid professional foundation and good knowledge structure, but also need to systematically master the theory and methods of innovation and entrepreneurship.

2.2 Education Reform Requires the Integration of Innovative Entrepreneurship Education and Professional Education

It is the basic requirement of educational reform to combine innovation and entrepreneurship education with professional education effectively in teaching, and to train high-quality talents with both solid theoretical, professional knowledge and strong innovation ability. The combination of dual-innovation education and professional education of wealth management can not only embody the professional characteristics of wealth management, but also stimulate students' innovative consciousness and creative thinking in professional fields, it can also explore the students' creative potential and strengthen the practical ability of innovation and entrepreneurship. It is an important measure for improving students' comprehensive ability and promoting college students' entrepreneurship.

3 The Current Situation and Existing Problems of the Integration of Dual-Innovation Education and Wealth Management Education

In recent years, we attaches great importance to the education of innovation and entrepreneurship, gradually increasing the R&D funds, and constantly exploring the practice of talent training model. We have gradually improved the curriculum system and the construction of the teaching staff. The major of wealth management is a newly-opened undergraduate specialty in our university. The teaching staff has been formed, and necessary teaching practice resources has been equipped. Due to the short exploration time, there are still some practical problems that need to be solved urgently.

3.1 The Deep Integration Between Entrepreneurship and Wealth Management Can not be Realized

On the one hand, the teaching system of the major of wealth management includes the entrepreneurship foundation courses, entrepreneurship case study, and entrepreneurship design. The teaching content of dual-innovation is still based on the theoretical knowledge, lack of practical operation and practical training, and the teaching cases are not combined with the professional knowledge of wealth management, therefore, dual-innovation courses and professional education courses have not been organic integration.

On the other hand, there is a lack of innovative entrepreneurship education in the wealth management courses. Most of the teachers in the major of wealth management have not been trained systematically about innovation and entrepreneurship, and lack the experience of innovation and entrepreneurship, it is difficult to train the students' innovative ability of wealth management in the teaching design of specialized courses because of the lack of inspiration.

3.2 The Content of Practical Education Can not Meet the Market Demand

In the talent training program of the major of wealth management, we attach great importance to the training of students' practical skills, and the practical teaching is especially important. Our school also gradually realized the importance of practical teaching links, and set up a variety of professional laboratories, and set up a wealth management training platform, and bought the relevant simulation software. But the work flow of simulation software is designed and fixed in advance, so it can not be updated in time. Some of the simulation software has fallen behind the existing industry applications and is far from operating in a real-world wealth management environment. It lacks real-time and flexibility, and it is difficult for students to make the connection after learning. The practical teaching content of wealth management specialty is out of line with the market demand, which makes it difficult for students' innovation ability to meet the actual needs.

3.3 There is a Weak Faculty in the Wealth Management Profession

The wealth management major in our university has been set up for a short time, and teachers' ability is relatively weak. Teachers with rich practical teaching experience and professional skills knowledge are even fewer. On the one hand, the teachers of innovation and entrepreneurship education do not have systematic and comprehensive knowledge of wealth management, and lack of practical teaching experience, which leads to the disconnection between the courses of innovation and entrepreneurship and the courses of wealth management, and students can not make good use of professional knowledge to carry out innovative projects and practices.

On the other hand, most teachers of wealth management major have no systematic training of innovation and entrepreneurship, and lack the practical experience of enterprise. The teaching of wealth management only stays at the level of teaching professional knowledge, which leads to Failed start-ups.

3.4 Students' Initiative of Innovation and Entrepreneurship Can not be Effectively Stimulated

In recent years, the Ministry of Education has launched a number of innovation and entrepreneurship competitions aimed at promoting the cultivation of innovative and entrepreneurial talents in universities, and promoting the transformation of scientific and technological innovations, and encouraging university students to start their own businesses, however, students' enthusiasm for innovation and entrepreneurship has not been fully encouraged. The main reasons are as follows: first, students are used to passive indoctrination learning, lack of initiative learning and research ability, and lack of correct solutions to problems when students encounter difficulties in entrepreneurial practice, such as the lack of venture capital, lack of experience and other problems lead to its difficult to persist. Second, some students only participate in competitions and entrepreneurial projects to complete the school's innovative credits, and did not continue to improve the project work after obtaining credits, some excellent innovative programs lack in-depth guidance and optimization, and it is difficult to transform into a real innovative and entrepreneurial projects. Third, students do not pay enough attention to their own professional knowledge and knowledge of innovation and entrepreneurship. Third, students do not pay enough attention to their own professional knowledge and knowledge of innovation and entrepreneurship combined with learning, and the assessment mechanism is not perfect, which leads to students' initiative and enthusiasm to participate in innovation and entrepreneurship are very limited.

4 The Construction Path of the Integration of Dual-Innovation Education and Wealth Management Education

4.1 The Contents, Teaching Methods and Teaching Design of Dual-Innovation Education and Wealth Management Education Are Innovated

The integration of dual-innovation education and wealth management education needs to carry out in-depth reform and innovation in the course teaching content, teaching method and teaching design, and find the characteristics and laws of innovation and entrepreneurship contained in wealth management curriculum knowledge. We should Look for the combination point of professional knowledge and innovation and entrepreneurship education. The concept of innovation and entrepreneurship education is integrated into the teaching content of wealth management major. And we should carry out teaching re-design according to the characteristics of teaching.

4.2 Construct the Practice Teaching System of "Four in One"

We should use the resource advantages of both schools and enterprises, and establish a platform for cooperation between schools and enterprises, and jointly build training bases, such as college students' business start-up parks, business incubators, and cooperation projects between universities and enterprises, which makes students theoretical learning to be used in enterprise practice.

We should arrange teachers and students to visit and practice in the enterprise, which improve the practical skills of teachers and students. The teacher introduces the enterprise practice project into the classroom, so as to achieve the teacher in teaching by practice, and the student in learning by practice. The “four-in-one” practical teaching system fully combines professional skills training with the cultivation of innovative and entrepreneurial abilities. Students have accumulated practical experience, and increased employment opportunities, and teachers have improved their practical abilities, and the enterprise has solved the problem of manpower demand, and the university has raised the employment rate, and realized the multi-side win-win of professional personnel training.

4.3 Enhance the Quality of Teaching Staff with the Ability of Teaching Innovation and Entrepreneurship

We should cultivate and promote students’ innovative and enterprising ability, and strengthen the construction of the teaching staff, and establish a team of teachers with profound theoretical knowledge and strong practical operation ability. We should combine external introduction with internal training, and make great efforts to introduce applied talents with practical experience in wealth management. It is also necessary to strengthen the internal training, backbone research and training, temporary training and other forms in order to enhance the innovative entrepreneurial teaching ability of teachers. In addition, outstanding entrepreneurs and entrepreneurs can be invited to act as mentors for innovative entrepreneurship education in schools, and provide regular experience sharing and professional guidance for students, and introduce the latest developments in the industry, and teach the necessary job skills and professional qualities for students.

4.4 To Arouse Students’ Enthusiasm and Create a Good Atmosphere for Innovation and Entrepreneurship

Students’ awareness of innovation and entrepreneurship is not formed overnight, it needs subtle and continuous guidance to create a good culture of innovation and entrepreneurship. First of all, a new curriculum assessment system should be established. In this evaluation system, we should add the evaluation index of students’ innovative and enterprising quality. Students who actively participate in innovative thinking should be given positive bonus points for their practice performance, and guide students to think actively in classroom teaching, and strengthen the sense of innovation, and constantly consolidate professional knowledge in innovative thinking.

Secondly, students are encouraged to participate in various kinds of innovation and entrepreneurship competitions in the form of project teams, “To promote teaching with competition, to promote learning with competition, to promote innovation with competition”, so that students can learn from each other in project exchanges and get practice from project development, improve working ability and team work ability. Thirdly, we should make use of the business incubator for college students to attract some students who are interested in and enthusiastic about starting a business to form a cross-professional business team, and carry out training in the form of “tutor, project, team”, so as to discover the strengths and weaknesses of each student. Finally, we should attract more and more students to actively participate in innovative entrepreneurial activities.

5 Conclusion

It is imperative for our university to integrate the education of innovation and entrepreneurship with the education of wealth management, which is a process of continuous construction and development as well as a process of keeping pace with the times, and it needs the joint efforts and cooperation of universities, enterprises, teachers and students. This is an important way to train high-quality talents of wealth management with innovative consciousness and entrepreneurial ability, which can promote the all-round development of students majoring in wealth management and enhance their competitiveness in employment and entrepreneurship.

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