



Research on economic risk management based on higher education group

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Abstract. From the perspective of the whole society, higher education has an important impact on social, political, economic and cultural development. The rapid development of higher education has promoted social progress and development to a certain extent, but it has also brought some economic risks, which are mainly reflected in the mismatch between the human capital investment and return of higher education groups, the disconnect between the quality of education and employment expectations, and the tendency to cater to the market and ignore the essence of education. In this context, the research of economic risk management based on higher education groups is very necessary and important. At the same time, higher education is a very important part of modern society, which plays a vital role in the training of talents and the development of society. However, with the rapid development of higher education, there are also economic risks. Higher education groups come from different backgrounds and face different economic pressures and risks, and economic risk management is a key factor to ensure the quality of higher education and the full use of educational resources. This paper will focus on the higher education group's economic risk research, and put forward the corresponding economic risk management strategy.

Keywords: higher education; economic management; forecasting research

1 Introduction

With the development of the global economy and the gradual opening of the education market, higher education is also facing more and more challenges and opportunities. However, the development of the higher education market has not been smooth sailing. The economic crisis, policy changes, and technological developments all have different impacts on the higher education market, and some of these fluctuations may even lead to economic risks. The economic crisis of 2008 put the world through a severe test, and in this crisis, the field of higher education was also impacted. During this time, many universities and research institutions are struggling to find funding, and students and parents are facing a choice between a cost-effective and high-quality education. The economic crisis has created new educational needs in the post-crisis era [1]. As an important part of higher education, students' employment prospects and funding sources

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have also become the focus of social concern. In this context, the economic risk management of higher education groups must be strengthened[2]. Therefore, it is of great significance to study the economic risks of higher education groups and their management strategies for ensuring the quality of higher education and personnel training.

2 Research significance

Management has the important characteristics of comprehensiveness, comprehensiveness and scientificity, which can effectively control the economic risks of higher education groups. The emergence of economic risk management research based on higher education groups is closely related to social background[3-5]. The development of higher education needs the support of many aspects of government investment, and higher education students have to face many aspects of employment prospects, funding sources, professional choices and education quality. Therefore, the research on economic risk management based on higher education groups is of great significance[6].

3 Economic data analysis of higher education population,

In order to further explore the higher education group's understanding of economic risk management, we conducted a series of program design through background analysis and research purposes, as shown in figure 1. We set several related questions and conducted a sampling statistical survey in Jilin University of Finance and Economics, as shown in table 1. 300 sample data were selected, among which 162 were female students, accounting for 54%. There are 138 male students, accounting for 46%. The specific problems are as follows, as shown in table 2. According to the data statistics in Table 1 and Table 2, we found that in the process of sample distribution, the number of male and female students we selected was relatively equal, so the sample would not have a big deviation due to gender. Meanwhile, through the question distribution and statistical analysis, we found that most college students have a certain understanding of economic and financial management, but they are still at the entry-level level. Not deep enough in their financial planning.

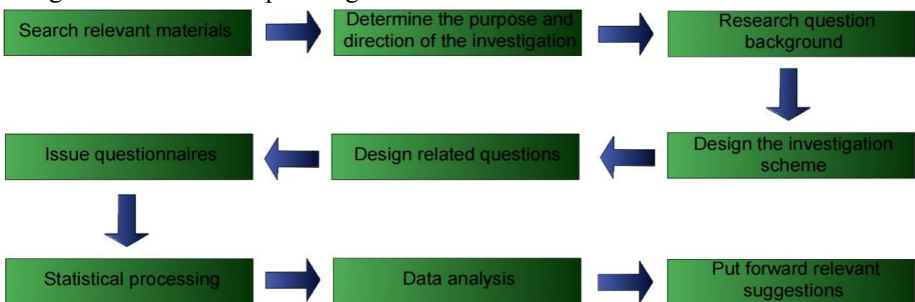


Fig. 1. Flow chart of economic risk investigation of higher education population

Table 1. Data sample survey summary table

Gender	Number	Proportion
Masculinity	138	46%
Femininity	162	54%
Sum	300	

Table 2. Question setting of economic risk research for higher education groups

	Never	Sometimes	Often
Do you have a plan for your finances?	40/13.33%	100/33.33%	160/53.33%
Do you usually spend large amounts of money?	21/7%	211/70.33%	68/22.67%
Do you have the habit of saving money regularly?	67/22.33%	112/37.33%	121/40.33%
Do you have any financial habits?	88/29.33%	157/52.33%	55/18.33%
Do you often go out in fancy places?	210/70%	68/22.67%	22/7.33%

4 The economic risk of higher education groups and its characteristics

4.1 Mismatch between human capital and market demand

Human capital refers to human intellectual capital such as individual knowledge, skills and experience, while market demand refers to market demand for labor force. In the modern market economy system, the mismatch between human capital and market demand has become one of the main characteristics of the economic risk of higher education groups[7]. At the same time, higher education itself is to train talents and meet the needs of the market and society. However, due to the rapid changes in the market situation, the market demand changes in a short period of time, while the higher education process takes several years, which leads to a mismatch between human capital and market demand[8-9]. This situation not only makes it difficult for some graduates to find ideal jobs, but also makes the higher education market oversupply. In this regard, higher education groups need to adjust the allocation of all aspects of resources according to market demand, marketing adjustment and promotion strategies.

4.2 There is a disconnect between education quality and employment expectations

With the development of society, the importance of higher education for employment has become increasingly prominent. However, in reality, some college graduates encounter difficulties in finding jobs, mainly because they have not mastered the skills or knowledge required by the market in the stage of higher education. Nowadays, many students choose to go to college because they believe that a degree can make them more competitive in the job market. However, due to the limited talent training mode and the

lack of job matching, many graduates have difficulty finding the positions they want, and employers are more inclined to hire experienced people[10]. This problem has seriously affected the income and social status of graduates, and also exacerbated the imbalance of industrial structure. In this regard, educational institutions not only need to pay attention to the quality of education, but also need to pay attention to the needs and changes of the job market, and improve the quality of education by adjusting the school-enterprise cooperation contract. Therefore, the disconnection between the quality of higher education and employment expectations is also one of the economic risks of higher education groups[11].

4.3 Incompatibility between market trends and educational orientation

In order to attract students, stabilize the scale and increase financial revenue, many higher education institutions often adapt to market trends and adjust majors and education models, which leads to changes in the orientation of education and even deviates from the essence of education[12]. The problem of this trend and orientation not only damages the reputation of educational institutions, but also affects the competitiveness of graduates and the stability of the job market. Under the market economy system, the market trend is always from the Angle of enterprise benefit. However, in higher education, in order to meet the market demand, the essence of education is sometimes ignored, and the orientation of education will deviate. This trend and orientation mismatch is another economic risk for the higher education community. To this end, higher education institutions should pursue a balance between education and the market, adhere to the essence of education, and at the same time adapt to market needs and changes[12-14].

5 Economic risk management strategies for higher education groups

5.1 Improving the quality of higher education

Improving the quality of higher education is one of the effective ways to manage the group of higher education. The quality of higher education has improved and graduates have acquired more skills and knowledge, thus enhancing their competitiveness and raising their employment expectations. At the same time, the quality of higher education is closely related to the employment competitiveness of students. Improving the quality of higher education is the fundamental way to reduce the group economic risk. How to improve the quality of education is a problem that needs the joint efforts of higher education institutions and the government. Teaching reform can be carried out by various means to improve the evaluation standards of teaching quality, and the joint reform of education and employment market can be relied on to improve the quality of education[15].

5.2 Strengthen the linkage between industry, universities and research institutes

The linkage of production, university and research is another effective way to manage higher education groups. The linkage of industry, university and research can not only improve the quality of education, but more importantly, make education more compatible with the market[16-17]. At the same time, the coordination between the research results of senior teaching and research personnel and the demand for innovative employment is conducive to cultivating talents, promoting technological innovation, and reducing the employment risk of graduates. The government can also promote the linkage of industry, university and research in various ways, increase the exchange and collaboration opportunities between universities and enterprises, and create a good learning and working environment for higher education groups.

5.3 Strengthen the link between education and employment

Strengthening the link between education and employment is also one of the important ways to reduce the economic risk of higher education groups. The core of this strategy is to make education more in line with market needs and help students better adapt to the modern market economy. At the same time, it is related to the difference and mismatch between higher education institutions and market trends, which makes it difficult for educational institutions to offer courses according to market demand, and provide training and other related services that match market demand. Strengthening the link between education and employment can enable colleges and universities to better understand market demand, set up new courses according to demand, provide additional career guidance for students, and strengthen vocational training and guidance services.

5.4 Strengthen the quality of career guidance courses

College students are the backbone of the development of China's times. In order to meet the requirements of The Times, higher education should be diversified and enriched, take the development of students as the center, and mold students into good young people in the new era. At the same time, corresponding employment guidance courses and innovation and entrepreneurship guidance courses should be set up to fully guide students to divergent and innovative thinking. Encourage students to plan their own economic development and pay more attention to social and economic development, integrate their own development into social and economic development, and promote learning and form good habits through innovative teaching methods.

5.5 Innovation of personnel training methods

At present, China's higher education is uniform and immutable, many schools do not update their professional personnel training programs in a timely and thorough manner, and the employment situation of many majors has changed greatly. However, college

students' thinking about economic risks is often linked to employment, and many college students' knowledge in school is quite different from the skills required for employment direction. As a result, the newly graduated college students need to spend a lot of time to re-establish the economic risk of this employment direction, which greatly reduces the ability of higher education people to master economic risk management. Therefore, the innovation of talent training mode plays a crucial role.

6 Summary

With the rapid development of modern market economy and the continuous reform of education, the economic risks of higher education groups are becoming more and more prominent. In order to better manage the economic risks of higher education groups, it is necessary to introduce advanced concepts and technologies, strengthen policy support and supervision, improve the quality of education, and strengthen the connection and linkage between education and the market, so as to guarantee the quality and social benefits of higher education to the maximum extent. At the same time, the economic risk of the higher education group is a major problem. One of the ways to promote the development of higher education quality and talent training is to fully understand and accurately analyze the economic risks of higher education groups and adopt reasonable countermeasures. It is necessary for all parties to work together to improve the quality of higher education, pay attention to the coordinated development between industry, university and research, and strengthen the link between education and employment to reduce the economic risk of higher education groups. China is in an era of rapid development, which requires more groups of economic talents to join. As an important institution for personnel training, universities and colleges should take a number of measures to provide more development opportunities for students, so as to promote the development of economic talents in other comprehensive universities and colleges of economics, so as to fill the vacancy of economic risk research talents in The Times

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