

Cultivation of Media Literacy of Financial Practitioners in the Era of “Internet Plus”

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Abstract—With the advent of the "Internet plus" era, the use of media information has become increasingly important for the development of the financial industry. Massive media information makes it difficult for financial practitioners to distinguish between authenticity and fraud, and it is difficult to effectively apply financial information to financial development. With the rapid development of the financial industry, it is imperative to cultivate the media literacy of financial practitioners. This paper briefly introduces the concepts related to media literacy, and sorts out the inevitability and feasibility of media literacy training for financial practitioners in the era of "Internet plus". Finally, it puts forward some thoughts and suggestions on the media literacy training of financial practitioners.

Keywords—"Internet plus"; finance; practitioners; media literacy; training

I. INTRODUCTION

With the formation and use of various new media, such as the Internet and mobile phones, the scope and speed of media information generation and dissemination have also been increasing, and media information has evolved from traditional media distribution channels to new media in parallel. The social and economic impact of media information is also increasing. The macro and micro operation of the financial industry is greatly influenced by media information. As a direct operator of financial development, financial practitioners are also affected by massive media information in the process of analyzing financial information, and it is often difficult to play the correct guiding role of financial information for financial development.

II. MEDIA LITERACY TRAINING IN THE ERA OF "INTERNET +"

A. "Internet +"

The "Internet+" is a deep integration of the innovations of the Internet with all areas of economic and social development, promoting technological progress, efficiency and

organizational change, and enhancing the innovation and productivity of the real economy. Form a broader new form of economic and social development with the Internet as an infrastructure and innovation factor. In the new round of scientific and technological revolution and industrial transformation in the world, the integration and development of the Internet and various fields have broad prospects and unlimited potential. It has become an irresistible trend of the times and it is having a strategic and overall impact on the economic and social development of all countries. Giving full play to the comparative advantages already formed by the Chinese Internet, seizing opportunities, strengthening confidence and accelerating the development of the "Internet +" will help to reshape the innovation system, stimulate innovation, foster new forms of business and innovate public service models. Innovating and increasing the "double engine" of public goods and public services, actively adapting to and leading the new normal of economic development, forming new kinetic energy for economic development, and achieving Chinese economic upgrading and efficiency upgrading is of great significance [1].

B. Media Literacy and Media Literacy Training

Media literacy means that people are active media users. People with media literacy are not only content recipients but also content creators. They can understand social and political content, make effective use of coding reproduction system and live in society responsibly [2]. Media literacy should include four aspects: first, understanding basic media knowledge and how to use media; second, learning to judge the significance and value of media information; third, learning to create and disseminate information knowledge and skills; fourth, understanding how to use mass media to develop themselves [3].

"Media literacy education" includes four aspects: first, understanding basic media knowledge and how to use media; second, learning to judge the significance and value of media information; third, learning to create and disseminate information knowledge and skills; fourth, understanding how

to use mass media to develop them. The ideal situation of media literacy education is that the media use of the audience will be a driving force for the development of them, and will not be used as a slave to the mass media and messages [4].

III. THE TREND OF MEDIA LITERACY TRAINING FOR FINANCIAL PRACTITIONERS IN THE ERA OF "INTERNET +"

A. Current Status of Financial Practitioners Under the "Media Storm"

1) *The financial industry under the impact of "media storm"*: With the advent of the era of big data, the frequency of use of media information has risen sharply. In the past, the analysis of financial information obtained through traditional media has been far from meeting the needs of the development of financial enterprises. The vast amount of information and data created by Internet users has become an important source of financial information analysis. Multimedia information presents massive, multi-source and dynamic features.

In the past, the marketing model and financial development of simplification and flattening have been gradually eliminated by the times, and they have been affected by the mass audience information, which has brought development direction to the financial industry. In the network environment, enterprises are no longer "operating behind closed doors", but carry out in-depth excavation from a comprehensive and integrated perspective, which can record or search customers' behavioral preferences for products in various channels and life cycles, and thus pass big data. Establish behavioral patterns that drive innovation in the enterprise [5].

2) *Financial practitioners who grew up in the "media storm"*: Nowadays, financial practitioners are impacted by the multicultural impact brought by the development of market economy. They have been deeply influenced by media information since their school days. Like traditional media, new media has become a channel for them to acquire knowledge and skills. Under the constraints of the current education model, financial practitioners do not systematically study media literacy during their student days. Sometimes it is difficult to distinguish the authenticity of media information, and at the same time lack the awareness of criticism and analysis, which is easily troubled at work.

The massive media information has brought a variety of sensory stimuli to financial practitioners. At the same time, the flattening and poorly structured expressions of information have also imperceptibly influenced the behavior choices of financial practitioners. Under the operation of the market, in order to maximize the benefits, the publication of various types of false information makes it difficult for financial practitioners to distinguish the authenticity when analyzing related financial information.

B. The Inevitability and Feasibility of Media Literacy Training for Financial Practitioners in the Era of "Internet +"

1) *"Internet +" financial industry development determines the inevitability of training*: With the development of the times, the financial market has developed from the flattening of the past to the trend of diversification, deepening and standardization. The massive release and use of financial information has determined that financial information audiences are more involved in the development of the financial industry. Under the "Internet +" era, the audience acceptance of financial information has changed. Due to the existence of digitization, miniaturization, virtualization, personalization and wireless technology, media information users are more independent, more individual, and fragmented. the trend of [6].

The effective dissemination of financial information is the only way for financial companies to establish brand image, promote financial products and services, and maximize corporate profits [7]. In order to improve the effective use of financial information and give full play to the important role of financial information in the development of financial industry, it is necessary for users of financial information to be able to better identify and analyze financial information, and use financial information to help market research and promote the economy, achieve the goal of mutual benefit between financial enterprises and consumers.

2) *The technical reform situation in the era of "Internet +" promoted the feasibility of training*: In the past, the planarization training model that was taught in the classroom, consolidated review, and completed the stage test has gradually been eliminated by the times. At this stage, society has entered the era of the third industrial revolution. With the support of a series of emerging technologies such as mobile computing, the Internet, and cloud computing, new application models such as social media, collaborative creation, and virtual services continue to expand the scope and form of human creation and use of information [8].

Nowadays, through the use of cloud platform and big data, people can learn the knowledge theory and skills they need through the network anywhere. They can improve their comprehensive ability through online learning, platform interaction, offline communication and other three-dimensional learning and training modes. At the same time, in the process of using media information, the theory will be put into practice, so that financial practitioners can get more practical exercise and promotion [9].

IV. CONDITIONS FOR THE MEDIA LITERACY TRAINING OF FINANCIAL PRACTITIONERS IN THE ERA OF "INTERNET +"

A. Internal Conditions for the Media Literacy Training of Financial Practitioners in the Era of "Internet +"

1) *Financial practitioners are users of media information in the era of "Internet +"*: With the vigorous construction of the information superhighway, the use of media information

has also shifted from passive acquisition to active acquisition. In the past, the use of traditional media, such as newspapers and radio, could not be involved immediately and conveniently, and users were in a passive position. With the advent of new media, users have been extended both in time and in space. Everyone can roam freely in the ocean of media information. At the same time, the anonymous attributes used by the new media have increased the freedom of participation of media information users.

For the development of financial industry, with the degree of information disclosure, financial practitioners can easily access financial information through various media channels. With the development of information customer terminal equipment, financial practitioners can obtain first-hand information in the first time, and extract and analyze financial information[10]. The use of media information has changed from single and flat in the past to that users can decide when, where and how to get information by themselves.

2) *Financial practitioners are publishers of media information in the era of "Internet +"*: With the advent of the "Internet +" era, the influence of new media has far exceeded the extreme value of traditional media. Various official websites, official Weibo, official WeChat, and customer application ports have become channels for public opinion to guide the public. Financial practitioners plan the use of media information from the perspective of overall or partial financial development strategies, starting with the source of information and forming a correct direction for public opinion. In the era of media information, the information is released in a normal state, eliminating the gap between the use of information by enterprises and the public, and establish a mechanism of coordinated and cooperative dissemination of multimedia platforms.

At the same time, in dealing with emergencies, the previous measures were to close the news, avoid risks, and operate in the background. In the information age, financial practitioners can preemptively adopt a multi-channel media platform, use authoritative interpretation and release, unify their talking, gain initiative in event processing, and objectively describe and handle events in a frank manner, and avoid incidents to complicate and control the spread of negative crises.

B. *External Creation Conditions for Financial Literacy Training of Financial Practitioners in the Era of "Internet +"*

1) *Strengthening the cultivation of financial professionals' media literacy in colleges and universities*: From the development of media literacy education, the early media literacy training is mainly based on the combination of some teacher's understanding of the media and the introduction of media literacy education into classroom teaching. In all kinds of education in China, the financial practitioners who are growing up and in the future are bound by various curriculums and have not been systematically trained in media literacy. Accelerating the media literacy training courses for

financial, economic and other professional students in higher education institutions will effectively improve the media information analysis and use ability of future financial practitioners.

In the course of media literacy training in colleges and universities, the educational goal is relatively stable. With the advent of the era of big data, the rapid development of media technology, the content of media literacy training is constantly being updated. This requires that in the course of teaching, college teachers can combine practical cases and apply flexible education methods to attract students and carry out appropriate teaching according to the actual situation of students. At the same time, we should use the actual training platform of colleges and universities, to effectively enhance the media literacy of students.

2) *Establishing research institutions for media literacy training of financial practitioners*: According to relevant materials, the organization of media literacy training is mainly established by the government financial support and spontaneously organized by civil society. Both are trained by experts in media literacy education on a regular or irregular basis for the required population. These media literacy experts are often combined and combed by theory and practice through practical research on real media information.

According to the market needs of China, the financial industry operating institutions should promote the cultivation of financial professionals in financial enterprises in light of the actual situation. At the same time, media literacy is related to the ideological level, and the Chinese government has a centralized character. When setting up a media literacy training institution, it should be strengthened by the government-led, the financial enterprises need to be independent, and the top-down model should be cultivated.

The faculty of media literacy training for financial practitioners should be experienced communication scholars, financial scholars and market analysts. These people have a keen eye and can analyze and identify the financial economic development in the mass media information, guide financial practitioners in training to improve their media literacy.

V. CONCLUSION

The advent of the "Internet +" era has made media information an important part of people's work and life. Massive media information affects people's behaviors all the time. The development of the financial industry has also given new meaning to the requirements of the new era. As a contributor to the development of the financial industry, financial practitioners are an important part of the development of the financial industry. The media literacy of financial practitioners is related to the correct and effective impact of financial information on the development of the financial industry. While practicing financial theory, financial practitioners should improve their ability to effectively refine, analyze, and use media information in medium-oriented financial information. Financial institutions should shoulder the responsibility of the times and strengthen the media literacy training of financial industry practitioners.

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