

The Study on Reform of Practical Teaching Content of the Curriculum of Investment Based on Teaching Paradigm

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Abstract The science of Investment is a professional major course for investment and economics majors in higher education, which is an important course connecting basic and professional courses, and plays an vital role. So a lot of higher requirements are put forward for optimizing the teaching content and curriculum system. For a long time, the teaching content and curriculum system of investment studies have followed the traditional model and focused on the theory and practice. As a result, students have weaknesses in their actual operations, and they cannot quickly enter the working state. In response to this situation, the investment major continues to improve the practical teaching structure of the "Investment" curriculum and optimizes the content of practice. The postmodern teaching theory in the teaching paradigm focuses on inspiring teaching, emphasizing education activities with practical perspectives, emphasizing the cultivation of students' independence spirit, innovative abilities, critical skepticism, and the post-modernity teaching paradigm of investment studies. The organic combination has actively carried out a beneficial exploration of the content of the reform of practical teaching in the science of Investment.

Keywords Paradigm; Science of investment; Practical teaching

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1 Introduction

Since the large-scale enrollment expansion in colleges of China in 1998, the higher education of China has entered the era of popularization. The premise of education has changed from "seeking suitable students for education" to "seeking suitable education for students". The mission of education has changed from facing a few elites to face the overall students and their comprehensive development. As a result, The individuation and diversification of higher education are imperative. The exploitation of potential, the development of emotions, and the cultivation of innovative abilities have become the new values for contemporary higher education. Under this background, the vigorously implementing of teaching paradigm reformation and improving of students' practical ability has become the future direction of China's higher education.

2 Analysis and Methodology

The concept and theory of paradigm was formulated by the well-known American scientific philosopher

Thomas Kuhn, and was systematically described in his literary work “The Structure of Scientific Revolutions (1962)”. Paradigm is a collection of beliefs, values, technologies, etc. shared by members of a community, refers to the theoretical basis and practice norms on which conventional science operates, and is a world outlook and behavior pattern that a group of researchers engaged in a certain scientific science and technology obey. The concept of paradigm is the core of Kuhn's theory, and the paradigm is essentially a theoretical system. The characteristics of the paradigm are: (1) the paradigm is universally recognized to a certain extent; (2) the paradigm is a whole consisting of basic laws, theory, applications, and related instruments and equipment, its existence provides scientists with a study programme; (3) Paradigms also provide scientific research which can imitate successful precedents.

Practical teaching is an important form of teaching methods in higher education. It is an effective part of urging students to translate theoretical knowledge into practical ability, and it is also the teaching link that can best exert students' innovative potential. “Investment Science” is a professional major course for investment and economics majors in higher education, which is an important course connecting basic and professional courses, and plays an vital role. The course combines theory with practice, highly emphasizes practical issues, integrates practical investment, financial investment, and human capital investment, combines micro-economics and macro-economics, domestic-economics and international-economics, financial management, legal and scientific knowledge, focusing on cultivating the students' decision-making and management capabilities in various investment activities. So a lot of higher requirements are put forward for optimizing the teaching content and curriculum system. For a long time, the teaching content and curriculum system of investment studies have followed the traditional model and focused on the theory and practice. As a result, the students have weaknesses in their actual operations, and they cannot quickly enter the working state. In response to this situation, the investment major continues to improve the practical teaching structure of the "Investment" curriculum and optimizes the content of practice. The postmodern teaching theory in the teaching paradigm focuses on inspiring teaching, emphasizing education activities with practical perspectives, emphasizing the cultivation of students' independence spirit, innovative abilities, critical skepticism, and the post-modernity teaching paradigm of investment studies. The organic combination has actively carried out a beneficial exploration of the content of the reform of practical teaching in "Investment Science".

The professional internship is based on the students' mastery of basic theoretical knowledge and specialized knowledge in the subject, deepening understanding of the theoretical knowledge learned through professional internships, cultivating the ability to analyze and solve problems, and enhancing the ability to comprehensively apply the learned knowledge and skills, thereby enhancing Adapt to social capabilities and employment competitiveness. Since 2014, the major of investment in the Guizhou University of Finance and Economics has been reforming and perfecting the practical teaching content, and using the active proposition of the teaching paradigm to guide practical teaching reforms. Through optimizing and integrating the teaching content, the major of investment formed a perfect system structure, established a student self-learning model, explored a variety of practical teaching methods and performance evaluation systems. In order to cultivate students' practical innovation ability as the goal, they have improved the practical teaching content of the “Investment Science” curriculum in the process from simple to complex, from basic to comprehensive, and from theoretical to practical, forming a practical teaching that interacts with theoretical teaching. system. The establishment of this system helps to achieve the following goals:

- (1) Make students understand the actual business process, understand and love the profession, increase job confidence and competitiveness.
- (2) Understand the basic requirements for the quality of professionals in different jobs in the financial business.
- (3) Grasp the correct working ideas and work methods and improve the practical operation ability.
- (4) Integrate theory with practice to improve students' comprehensive ability to analyze problems and solve problems and improve their writing skills.

After the reform of the teaching paradigm, the practical teaching content system of the "Investment Science" curriculum is divided into four sections: practice teaching based on securities companies, commercial banks, insurance companies, and other financial institutions, respectively.

2.1 Practical teaching based on securities companies.

The purpose is to make the students grasp some practical methods of analysis and learn about some basic procedures for securities trading. Through this internship, the perceptions of securities trading and securities investment analysis of students should be enhanced. The main contents include:

- (1) Learning to understand the laws, regulations, relevant rules and regulations of the country's securities market.
- (2) Understanding the basic organizational structure and operating procedures of securities institutions
- (3) Understanding the basic functions and work requirements of various business units of securities business institutions
- (4) Understanding the operating procedures of various business departments of securities institutions
- (5) Being familiar with the business of investment, securities analysis, agency, consulting and the others related in securities companies.

2.2 Practical teaching based on commercial banks.

The purpose is to let students understand the settings of banks and other financial institutions, become familiar with the basic principles of modern currency bank business operations, and grasp the basic business processes of financial enterprises, so as to promote the combination of book knowledge and financial practice. So that students can understand fully the knowledge learned from the class. Through the practical teaching, the class teaching should become more focused, and the hands-on skills of students should be improved significantly. The main contents include:

- (1) The practice of banking accounting. Such as understanding and being familiar with the types of deposits and savings, accounting processes, the classification of capital accounts, the calculation of interest, the filling and transfer of the bank accounting vouchers, the preparation of banks accounting reports, the detailed operation and comparison of settlement methods, financial statement analysis and financial management.
- (2) The practice of bank credit practice. such as the credit business in banks mainly. The practices requires students understanding and mastering of the loans varieties in bank, the initiation and evaluation of loans projects, the conditions and approval procedures of loans, the issuance of loans and post-loan inspection, the recovery of loans and loan project evaluation, collection and processing of non-performing loans and so on.
- (3) The practice of intermediate Business in banks. which requires students to understand and grasp the development trend and status of intermediary business of commercial banks. Including controlling the operations of intermediate businesses specifically, such as securities investment business, leasing and trust business, agency and consulting business, and bank management business.

(4) The practice of financial audit. Financial auditing is an important part of financial supervision and is an important means of financial macro-control. The requirement of the practices includes: understanding and being familiar with the economic and financial policies of relevant nations; the relevant regulations and requirements of credit discipline, settlement discipline and financial discipline; mastering the procedures and methods of financial auditing; being familiar and participating in various business audit activities such as deposit business audit, loan business audit, settlement business audit, financial management audit, etc.; understanding and mastering the writing of the audit report.

(5) Internships in banking business knowledge. The mastery of banking business management knowledge is a comprehensive and systematic project that requires students to combine theory with practice, understand and grasp certain important business ideas and management models of contemporary commercial bank operations management, such as the principles of security, liquidity, and profitability. , asset-liability ratio management model, etc.; understand and analyze whether various rules and regulations within the bank are sound and complete. Such as bank personnel system, modern enterprise system, internal incentive mechanism, distribution system, risk control mechanism, financial and legal system, etc.; familiar with and master the bank's specific business operations management methods and techniques. Such as: the management of deposit business, the management of loan business and so on.

2.3 The practical teaching based on insurance companies.

The purpose is to let students understand the overall operation of the insurance company and the functions of various departments, make them possess general understanding of professional posts, completing the preparation for the future work. The following contents should be included:

(1)The organization and management of insurance companies. Understanding the organization setup of the insurance company, including specifically the settings, division, connection, coordination and responsibilities among various departments.

(2)the development and design of insurance coverage. Through the work survey on the development and design department of insurance company, the students should understand the main types of insurance in china and the coverage of various types of insurance.

(3) the marketing of insurance. Through participating in the marketing of insurance, the students should understand the process and techniques of insurance sales. According to the experience in the process of insurance sales promotion, the students should sum up the successful experience and the lessons of failure.

(4) The coverage of insurances. The students should observe and analyze carefully the underwriting process of various types of insurance products, and understand the procedures and basic requirements of insurance coverage.

(5) the claims of insurance. The students should understand and be familiar with the basic process of insurance claims. Based on the specific case of claims, the students should be able to analyze the causes of loss, determine the extent of the loss, and write a claims analysis report with the help of relevant personnel of the insurance company.

(6) the finance of insurance. The students should understand the basic content and working process of the insurance company's financial work, and owning the ability of investigating various indicators on financial accounting, financial analysis and performance evaluation of insurance companies.

3.4 Based on other financial institutions internship practice teaching.

The purpose is to let students understand the settings of other financial institutions, become familiar with the

basic principles of their business operations, and master basic business processes, so as to promote the combination of book knowledge and financial practice so that students can learn more about the in-class knowledge. And improve the student's hands-on ability. The main contents include:

- (1) Trust Investment Company. Understand the establishment and responsibilities of each department of the trust and investment company; familiarize with the main links of each department's business and the business contacts between various departments; comprehensively understand and be familiar with the fund trust business; trust business of movable assets, immovable property and other properties; Business operations such as the use and disposal of business; on behalf of the custody business; credit investigation and economic consulting business; and the provision of guarantees and other services for others with their own property. Understand and master the regulatory requirements of the relevant legal and regulatory authorities.
- (2) Investment consulting company. Understand the setup and responsibilities of each department of an investment consulting company, and be familiar with the planning, application, investigation, feasibility study, comprehensive evaluation, and operation procedure design of investment projects.
- (3) Corporate finance department. Understand the financial management of industrial and commercial enterprises, accounting and accounting management, preparation of accounting statements, investment and financing plans. Familiar with the specific business of the financial department and investment department of listed companies.

3 Conclusion

The practical teaching reformation on the subject of investment is a student-centered process, which makes the students feel fully the practical teaching, inspire those research inspiration, enhance those strong desire to analyze and solve problems, apply comprehensively all knowledge to re-creation in all aspects, and is an practical process integrated of observation, thinking, experiment, designation, production, evaluation and other activities. The students' participation in various innovative designation competitions and the feedback from employers after graduation indicates that the students in the major have strong practical innovation capabilities. which demonstrates that the practical teaching curriculum of the major of investment has reached the teaching goal of cultivating innovative talents.

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