

# Analysis on Teaching Reform under the Mode of Integration of Curriculum and Certificate

Yanli Jiang

Business School of Changchun Guanghua University, Changchun, Jilin, 130000, China

**Abstract.** The education mode combining curriculum and vocational qualification certification is called "curriculum certificate integration mode", which is a research direction of educational innovation. However, the existing problems such as the ambiguity of practice operating standards, the lack of joint practice environment between enterprises and schools, the slow change of teaching staff, the compilation of textbooks and other problems have greatly affected the implementation of this education, so vocational schools need to take measures to solve these problems. For example, determine the evaluation indicators, optimize the training plan, increase the recruitment and cultivation of double-qualified teachers, reasonable preparation of practice textbooks, etc., in order to promote the development of the "integration model of teaching and certification".

**Keywords:** Integration of Curriculum and Certificate; Practical Training Teaching; Reform; Assessment Standard; Vocational Education.

## 1. Introduction

As a basic course for finance majors, financial marketing is characterized by strong practicability and rapidly updated knowledge content, which makes practical education an important part of the discipline. It can not only deepen students' understanding of financial markets and operation principles, but also improve their self-learning and practical skills to meet the needs of cultivating senior financial experts. Therefore, on the premise of in-depth understanding of the theory of financial markets, we must consider how to optimize the quality of practical education of financial markets, which is the key issue facing the current reform of financial markets teaching.

## 2. The Connotation of the Mode of Integration of Lesson and Certificate

"Curriculum certificate integration" is also known as "dual certification teaching", which refers to the corresponding situation between curriculum design and vocational qualification certification in the education system, that is, course textbooks and teaching content are exactly matched with the content required to obtain the qualification. In this way, students can directly participate in the relevant vocational qualification assessment through the courses they have learned. From the details, "course" represents the professional discipline, "certificate" represents the vocational qualification certification, and "course certificate integration" is the combination of these two, which is a basic form. If understood from a broader perspective, "course" can be regarded as the cultivation of talents in the professional field, "certificate" is the requirement for the job, then "course and certificate integration" means to realize the docking between the professional field of talent training and the actual work needs of the job skills, which is an advanced form. The practical course of "curriculum integration" can not only improve the application level of students' professional knowledge, but also provide them with guidance on how to master the comprehensive ability of the workplace, and further enhance their competitiveness [1] in the future employment.

## 3. The Necessity to Carry out the Reform of Finance Teaching

Observing the growth track of China's banking industry, we will find that its importance and influence are gradually increasing. As for the source of funds, traditional bank loans are gradually replaced and integrated by new investment means: such as stock trading and bond issuance and other novel ways are replacing the traditional lending mode and providing the public with more choices.

New risk management strategies, such as commodity price index insurance (CPI) or interest rate swap contracts, have also begun to appear in the market. At the same time, we can also see more and more foreign companies entering the country to compete for more shares and expand their reach on a global scale. The result of this trend is that the entire industry is becoming more complex and the people working in the challenging environment must have a higher level of professional skills in order to perform these tasks and be accountable for their work results. Therefore, in order to meet the needs of this change, colleges and universities have taken the cultivation of high-level and multi-functional financial personnel as one of their main educational purposes to cope with various problems brought by the market change. In addition, allowing students to work in practical training places outside the school or participate in community survey tasks can help them to have a deeper understanding of the social and economic environment and the needs of employers, and can make them understand the types of talents needed by enterprises and the professional skills expected from employees. In this way, they can be targeted to improve the practical skills they need in job hunting, and improve their competitive edge in job hunting. Therefore, the implementation of practical education programs and reforms in finance not only conforms to the progressive trend of the financial market, but also meets the development needs of the current financial science. At the same time, it is also a necessary step to achieve the training purpose of undergraduate students in finance and strengthen their professional ability.

#### **4. The Current Situation of Finance Teaching**

(1) The practice teaching system of undergraduate finance is generally not scientific enough

It is very important to construct an efficient and logical education system to achieve the educational purpose. As far as its connotation is concerned, we should integrate the study of a single subject into the comprehensive acquisition of knowledge; In terms of methodology, both practical training in school and field trips outside the campus should be taken into account. Therefore, in addition to allowing the basic concepts of the profession to be illustrated by examples, professional training programs aimed at improving the application of skills, such as laboratory exercises and social research activities, should be set up and carried out both in and out of school. On the whole, most universities are able to effectively use typical examples to illustrate their points and further explore them in the classroom in order to enhance the depth of understanding of learning. However, because many teachers do not have hands-on experience in the relevant field, it is difficult to update what they teach in real time, which makes it difficult for them to introduce the latest information to students, thus weakening the students' understanding of the information. On the other hand, experimental courses in financial management in some universities are relatively scarce and the existing arrangements for such programs are not perfect. Now universities usually offer "practical practice of business simulation operation", "virtual stock market trading experience camp", "social science research tour", "job internship for senior graduates", and "graduation report writing guidance class for college students". In addition, in the course setting of practical teaching, some courses are not completely reasonable in the time allocation of theoretical teaching and experimental teaching. The theoretical teaching time of some courses is too short to fully elaborate the theoretical knowledge; And some of the courses of the experiment class is too long, resulting in the understanding of knowledge is not deep enough, the operation skills are difficult to improve.

(2) The lack of teaching resources, the allocation is not perfect

The continuous expansion plan of institutions of higher learning has made university education more popular, but it has also caused a shortage of university resources, which directly affects the lack of funds needed for practical training. In terms of on-campus practical training, although many Chinese universities have adapted to the development of the financial environment and set up financial simulation laboratories, their infrastructure is still deficient, which can only perform basic banking simulation and securities simulation trading. Moreover, most of the financial laboratories are only equipped with simulated trading systems for stocks, options and foreign exchange and market

trend analysis tools, with little involvement in banking, insurance and other derivatives. In addition, most practical courses are not supported by corresponding experimental textbooks. Even with very few experimental textbooks, it is impossible to build a complete framework of experimental teaching materials for finance. Part of the reason for the lag in the construction of experimental textbooks is that some experimental courses cannot be run, which limits the teaching results of practical education. As for off-campus practical learning, the inconsistency between the goals of enterprises or institutions and the college, the protection of financial information such as banks, securities companies, insurance companies and futures companies, the unsustainability of "actual combat" graduation internships, and the financial difficulties of practical learning all reduce the effectiveness of off-campus practical learning.

(3) The teaching staff of finance is relatively weak

The key to the implementation of practical training is to have a specialized technical team as the basic support. At present, colleges and universities have gradually begun to pay attention to and invest in the field of practical education, by using case teaching methods and selecting some on-the-job teachers to conduct on-campus simulation exercises, while hiring experts from enterprises to provide guidance in the external internship process. Although this approach can kick-start hands-on training, it has not worked as well. This is mainly due to the lack of funds for laboratory construction, which makes the task of practical education more complicated and makes some teachers conflict with it. Secondly, the current practice evaluation system has not established a perfect and reasonable scoring standard, and the evaluation of practice results has not been linked with salary or professional title promotion. In other words, universities have not set up an appropriate reward system for practice activities, which also reduces the enthusiasm and motivation of teachers to participate in practice teaching. Finally, for practical teaching in the field of finance, the professional skills of teachers are in high demand, but their practical ability and theoretical literacy still need to be improved. Therefore, in addition to the need to master profound professional theory, teachers should also have strong practical skills. However, the practical teaching teachers in many schools usually have neither enough practical experience nor skilled use of theoretical knowledge, which makes them unable to formulate effective teaching strategies for the actual situation, and thus difficult to achieve the expected goals[2].

## 5. Suggestions for the Reform of Financial Marketing Teaching

"Vocational qualification certificate" has been given an important role in guiding course improvement in the course certificate integration mode. In order to solve the problems in the current practical training, this paper puts forward the improvement strategy of the practical training under this mode.

(1) Strengthen the allocation of hardware and software resources in financial simulation laboratory

Building modern financial research LABS as a key supporter of implementing practical educational purposes has become one of the priorities of many universities. At present, many universities have successfully established financial simulation test sites and have realized some effects of in-class practice and on-campus training on this basis. However, in terms of the future trend of finance and economics, the quality of the construction of most of the current research sites still needs to be improved, and the equipment configuration is not advanced and the software configuration is not perfect. Therefore, we need to actively seek more funds to strengthen the basic setup of these institutions, add high-tech hardware equipment, and continue to upgrade the instructional learning tools with powerful information processing capabilities and rich content. To ensure that they can not only meet the needs of banking operations and management, stock price trend analysis and exchange behavior, and risk control strategies in the process of commodity contract purchase decision-making, but also access various economic indicators around the world, such as changes in interest rates, stock market performance and price fluctuations of other related products. So as to grasp the new trends of all walks of life at home and abroad in time, and integrate the latest progress in this field into the education and teaching, so that students can not only master the basic

skills through the practice in the virtual environment, but also expand their horizons and enhance their ability to identify problems and formulate solutions.

(2). Reform teaching methods and means

The goal of education is to empower college students to use the concepts they learn to solve problems and expand their perspectives. This can be done through the finance lab on campus or field trips outside the school. However, due to the constraints of practical conditions, it is difficult to implement the choice of learning places outside the campus; So the main concern is how to optimize the actual training environment of the school to meet its needs. With the development of science and technology and the changes of society, such as the emergence of new things such as network financing, our curriculum needs to be updated and adjusted constantly to meet the needs of The Times. For one thing, teachers must attach great importance to practical practice and integrate it into the discipline system of the whole economic market. In addition, some new market situations should be added as examples in time to keep students' enthusiasm for learning. The other point is that we should gradually change from simple educational demonstration to a more comprehensive research-based experiment model, so as to improve the training opportunities for students to integrate various information resources and deal with complex problems. At the same time, we should take into account the understanding level of most people and formulate corresponding subject content to ensure that they are innovative and flexible, so as to achieve the purpose of real manual exercise. For example, we can set up a test project on the relationship between the stock market and its related factors. This task requires mastering certain economic principles and mathematical basis, being familiar with the use of EVIEW tool, and making detailed and detailed statistical work on the acquired data. Finally, the conclusions drawn should be credible. In this way, it can effectively promote the progress of students' independent exploration thinking ability and practical action power. In addition, some topics can be investigated and discussed by students, and the results can be displayed in the form of a team. For example, when explaining "stock market", students are encouraged to divide into small groups and compare the issuance methods of the stock market under the registration system and the approval system. And then use PPT to present their conclusions. This can motivate them to participate in the class independently, but also practice their collaboration skills and improve their communication skills. In addition, with the development of the era of network finance, smart phones have become students' daily necessities. We can use this novel device to enhance practical educational experience. For example, we can create a wechat public account about financial marketing to convey the most cutting-edge market information to students and share or publish some valuable financial market examples. Let them form teams to write research reports on these cases, so as to stimulate their desire for knowledge to the maximum extent.

(3) Strengthen the construction of practical teaching team

In order to enhance the practical teaching skills of educators, first and foremost, schools should encourage them to participate in relevant field training courses, and to go to the corresponding universities for observation and research, so as to enhance their knowledge sharing and interaction, so as to further improve the ability of practical combat guidance; Secondly, schools should also support them to take internships in financial institutions to improve their operational skills in these places in a practical way. Next, schools can hire experts from banks, stock exchanges or insurance companies as part-time lecturers, or prioritize educators with professional experience to join the team. Finally, schools need to optimize the evaluation system of practical education so as to fully mobilize the initiative and creativity of teachers.

(4) Strengthen school-enterprise cooperation and strengthen the construction of off-campus practice bases

As a key tool of financial experimental education, the practical training places of foreign schools are of great importance to the practical learning of finance. Because finance is a very practical field, we need to allow students to experience the development of finance in a real environment, deepen their understanding of theoretical knowledge through personal experience, and become proficient in using various practical work skills. In order to achieve this goal, universities should actively seek

external partners according to the characteristics of finance majors, such as commercial banks, stock exchanges, insurers and investment advisers and other financial organizations or entities, in order to achieve long-term and stable external internship sites. At the same time, it is necessary to strengthen the degree of cooperation with these internship sites and establish a good relationship between colleges and universities in the industry, which will help to make full use of the resource advantages of the industry and company of the internship site, further improve the practical experience and high-quality learning conditions of students, and strengthen their financial service technology level [3].

## 6. Conclusion

The implementation of the practice-led teaching method can not only strengthen students' internship skills and enhance their understanding of future work, but also obtain relevant professional qualifications through the implementation of internship tasks, thus further strengthening their job search competitiveness. This approach allows companies to acquire people with specialized job skills. The use of professional qualifications to evaluate the results of internship education is helpful for colleges and universities to draw up talent cultivation plans, internship instruction and teacher training. The education strategy combined with actual practice and textual research can more intuitively and accurately reflect the working standards and operating procedures of a specific profession, and integrate these rules into the classroom. By using a qualification, we can test whether students have mastered the basic skills required for the profession, which is in line with the philosophy of our educational institution to enhance students' practical application ability. This is a successful experiment for practical training courses that need to enhance students' overall professional qualities and on-the-job technical reserve training.

## References

- [1] Chen Hongyun. Discussion on project practical training teaching model for simulating vocational positions [J] Vocational Education Forum,2010, (14):63-64.
- [2] Sun Xiuli. Inspiration of Hangzhou Service Outsourcing talent training Model to Higher vocational Education [J]. China Vocational and Technical Education.2010, (28):42-45.
- [3] Shen Peiqiong. On the rationality criterion and operation rules of "Dual Certificate System" in higher vocational education in China [J]. Chinese Adult Education,2009, (21):14.