

Research and Practice on the Work-Study Integration Talent Cultivation Model for Finance and Business Majors in Technical Schools from the Perspective of Industry-Education Integration

Wu Lijuan

School of Business, Zibo Polytechnic University, Zibo, China

Abstract: The talent cultivation model and educational methods of finance and business majors in technical schools directly affect students' career development. In order to explore a more efficient and goal oriented talent training model for finance and business majors, this study proposes to implement a work-study integration talent training model in vocational schools. This model has played a positive guiding and promoting role in promoting teaching reform and improving education quality in vocational schools, providing reference and guidance for the reform of talent training models for finance and business majors in vocational schools.

Keywords: Integration of Industry and Education; Work-Study Integration; Finance and Business; Talent Cultivation

In April 2024, the Ministry of Human Resources and Social Security and nine other departments issued the "Action Plan for Accelerating the Cultivation of Digital Talents to Support the Development of the Digital Economy (2024-2026)", proposing to deepen the integration of industry and education, and comprehensively promote the work-study integration in the training of skilled talents. At the same time, in the era of digital economy, with the continuous deepening of technological applications and updates, the work paradigm and focus of the finance and commerce industry are accelerating, the production mode and organizational form of enterprises are accelerating changes, and the career and cycle are accelerating changes^[1]. The traditional training model of finance and business majors in technical schools, which mainly focuses on theoretical knowledge imparting and basic technical skills training, has become one of the main contradictions in terms of adaptability between quality, efficiency, and the talent needs of society, industry, and enterprises. The

integration of industry and education, school-enterprise cooperation, and integrated talent cultivation have become important ways for vocational schools to enhance their professional service capabilities and improve the quality of talent cultivation in finance and business majors. Therefore, it is of great significance to reveal the new connotations of industry-education integration and school-enterprise cooperation in vocational education of finance and business majors, explore the evolution and key development strategies of work-study integration talent cultivation, explore new methods and ideas for improving talent cultivation quality and skills, and explore new models for cultivating high skilled talents.

1. Overview of the Integration of Industry and Education and Work-Study Integration Talent Cultivation Model

1.1 Integration of Industry and Education

The integration of industry and education is a new vocational education model with modern characteristics. Its purpose is to create a good educational environment for students through the combination of school teaching activities and professional practice, school and society, and professional knowledge and moral education. It aims to cultivate students into outstanding talents with solid professional knowledge, good professional ethics, and high practical and innovative abilities, and help them expand their employment space and improve their employability. In the field of vocational education, the integration of industry and education is not only an effective way to improve students' comprehensive quality and ability, but also an important means to promote the effective connection of the education chain, talent chain, industry chain, and innovation chain.

1.2 Work-Study Integration Talent Cultivation Model

The work-study integration talent cultivation model is a new type of talent cultivation method that enhances students' comprehensive abilities by integrating work experience and theoretical learning^[2]. Its theoretical basis comes from constructivist learning theory and human capital theory. Constructivist learning theory emphasizes that knowledge is not passively received, but constructed through experience in practice. This theory emphasizes the importance of practice in the learning process, pointing out that students need to actively construct knowledge, develop skills and abilities through practical activities in real situations. The theory of human capital points out that education and training are investments in individuals, and by enhancing their skills and knowledge, they can greatly improve labor productivity and economic benefits. At the beginning of the 20th century, Germany began to attach importance to the development of the vocational education system and proposed a dual education model, in which students learn theoretical knowledge in vocational schools while also working in enterprises. This model is considered a pioneer in the work-study integration and has achieved significant results, attracting global attention and emulation. In recent years, the work-study integration model has been widely applied and continuously developed in vocational and higher education around the world. The core of the work-study integration model lies in cultivating students' practical skills and professional ethics through a high degree of theoretical learning and practical work. This not only improves students' practical skills, but also enhances their competitiveness in employment. Through practical operation in a real work environment, students can better understand and master the knowledge they have learned, and apply it to solve practical problems. The workplace provides students with opportunities to develop their professional ethics, teamwork, and work ethics, which helps to cultivate well-rounded and high-quality talents^[3]. The work-study integration is of great significance in the finance and business majors of vocational schools. By closely integrating school teaching resources with industry demand, theory and skills have been synchronously improved, effectively solving the problem of the disconnect between theory and practice in traditional education

models. This model not only meets the requirements of modern vocational education, but also provides strong support for cultivating high-quality professionals in finance, economics, and commerce.

2. Problems in the Training of Finance and Business Majors in Technical Schools

2.1 Different Value Positioning Leads to Inconsistent Goals

The purpose of industry-education integration and school-enterprise cooperation is to leverage the advantages of all parties to achieve a win-win situation of improving the level of education in schools and ensuring the supply of talents for enterprises. Enterprises hope to acquire high-value talent resources at low cost and in a short period of time, while schools hope to cooperate regularly in the long term to achieve the goal of improving the quality of talent cultivation. The different value goals pursued by both schools and enterprises have led to a lack of status as the main body of enterprise education, low enthusiasm for enterprise cooperation in running schools, and the cooperation between schools and enterprises has become a formality or even terminated midway, resulting in the previous efforts of both schools and enterprises being in vain, and the cooperation between schools and enterprises has not played a substantive role. In the process of school-enterprise cooperation, employees are unwilling to invest time, energy, and other costs to participate in industry-education integration and school-enterprise cooperation while completing their job duties; Due to compensation issues, schools find it difficult to hire corporate talents to participate in the development of talent training programs, curriculum systems, internship rules, etc. The students they cultivate lack practical and hands-on abilities, and their abilities are difficult to meet the needs of enterprises, which may even increase the cost of enterprise guidance and lead to enterprises being unwilling to provide internship opportunities, venues, and resources.

2.2 The Disconnect between the Construction of Professional Courses and the Development of Vocational Job Groups

With the rapid development of the digital economy era, even though national planning textbooks and course resources are constantly

updated, they are far from keeping up with the rapid development of the industry, resulting in the inability of finance and business majors to timely connect with the workflow of job groups under the "new business" model, and the inability to timely construct a professional curriculum system. Moreover, the curriculum systems of various majors within finance and business have not yet formed mutual connections, making it difficult to meet the characteristics and requirements of the "new business" cross industry chain, cross professional chain, and cross disciplinary chain.

2.3 Practical Teaching and Cultivation Have Become Mere Formalities

At present, the classroom teaching of finance and business majors in most technical schools still focuses on knowledge teaching, and the internship and training conditions are not suitable for the rapid development of "new business" technology. There are problems of too much simulation and too little practical experience in practical teaching, and the assessment and evaluation cannot reflect the job requirements. The "work-study integration" in professional teaching is difficult to implement, and the cooperation with enterprises is not close. An efficient school enterprise team cooperation and innovation mechanism has not been established, which is difficult to adapt to the requirements of action oriented teaching based on the work process of job groups. The comprehensive professional ethics training is insufficient.

2.4 Insufficient Practical Ability of the Teaching Team

In the context of the integration of industry and education, technical schools are facing severe challenges in the process of cultivating talents in finance, economics, and commerce, which directly affects the teaching quality and students' practical application ability due to the insufficient practical ability of the teacher team. Firstly, teachers generally lack practical experience, especially in rapidly developing digital fields such as e-commerce, intelligent finance, and supply chain management. Many teachers still adhere to traditional theoretical teaching methods and lack in-depth understanding of the latest industry technologies, operational models, and market trends. For example, teachers in the field of e-commerce

often limit themselves to teaching textbook knowledge and have limited understanding of cutting-edge practices in industries such as cross-border e-commerce, big data marketing, and live streaming sales, which makes it difficult for students to adapt to job demands when seeking employment. Secondly, the depth and breadth of school-enterprise cooperation are still insufficient, and many collaborations only remain superficial, lacking long-term and stable collaborative education mechanisms. Most technical schools cooperate with enterprises in the form of short-term internships, corporate lectures, or visits for learning. There are relatively few opportunities for teachers to truly enter the front line of enterprises and participate in industry projects for a long time. Due to the lack of effective practical training, teachers' industry awareness and professional abilities are difficult to substantially improve. The third issue is that the teacher training mechanism is not yet perfect. Although some schools and colleges organize centralized training and enterprise practical training, the short training period and shallow content result in poor training effectiveness, making it difficult for teachers to truly master the cutting-edge technology in the industry and transform it into teaching resources.

3. Training Path for Financial and Business Majors in Technical Schools

3.1 Building a Community of Shared Interests between Schools and Enterprises

Mutual benefit and win-win is the lifeblood of industry-education integration and school-enterprise cooperation. The healthy and sustainable operation of industry-education integration and school-enterprise cooperation relies on the active participation and joint efforts of both enterprises and schools. Both schools and enterprises must firmly implement the concept of win-win and achieve benefit sharing in collaborative education.

In the process of school-enterprise cooperation, enterprises should clarify their social responsibilities, strengthen their awareness of cooperation, actively participate in school-enterprise cooperation, regulate school-enterprise cooperation behavior, actively cooperate with education, establish a sustainable development concept, and lay the foundation for establishing a good partnership. Firstly, enterprises must adhere to value creation.

Actively seek financial and fiscal policy support and funding assistance from the government for enterprises to participate in industry-education integration and school-enterprise cooperation; To effectively utilize cooperation and cultivate the talents needed by enterprises to obtain talent dividends; To cooperate in promoting the output and transformation of scientific and technological innovation achievements to obtain industrial benefits; To enhance the company's visibility and social reputation through cooperation and gain credibility value. Secondly, enterprises should strengthen their sense of responsibility. Actively participate in and undertake tasks such as professional construction, curriculum development, internships, and practical training, arrange experienced, responsible, and technically proficient professionals to provide job skills guidance to students, and cultivate students' spirit qualities such as hard work, diligence, and dedication to their work in combination with corporate culture.

At the same time, schools should choose cooperative enterprises according to local conditions, strictly control quality, and adopt multiple channels such as actively seeking and utilizing external forces to recommend. Based on the quality of cooperation and educational achievements, schools should identify and screen high-quality cooperative enterprises that are suitable for the school; Timely update and adjust cooperative enterprises based on the school's positioning, educational characteristics, location advantages, subject level, development plans, etc., to ensure high consistency, effectiveness, and complementarity with cooperative enterprises. Schools should fully play their main role, strengthen deep communication, timely understand the talent needs of enterprises, adjust professional directions, optimize talent training plans, and change professional curriculum settings according to changes; Considering the interests and demands of the enterprise, utilizing the advantages of human and disciplinary resources to provide the necessary assistance to the enterprise, and giving corresponding work benefits to the enterprise employees^[4]; Actively guide cooperative enterprises to move into the campus, jointly build practical bases that combine teaching and production, and achieve the integration of industry and education and school-enterprise cooperation within the campus.

3.2 Building an Work-Study Integration Curriculum System

Based on the integration of industry and education and school-enterprise cooperation, build a modular professional curriculum system that work-study integration. Breaking the boundaries of traditional disciplines, designing modular courses such as basic theory, professional skills, and practical expansion with a focus on finance and business positions. For example, integrating knowledge such as marketing fundamentals, consumer behavior analysis, and business communication skills into the "Market Operations and Customer Management" module; Classify financial accounting, cost accounting, tax declaration, etc. as the "Enterprise Financial Practice" module; Classify e-commerce platform operation, new media promotion, data analysis, etc. as the "digital commerce application" module, so that the course content closely revolves around practical work needs.

At the same time, keep up with the development of the industry and dynamically update course resources. Establish a professional course research and development team, closely monitor the cutting-edge trends in the finance and business industry, update and optimize course content every year, introduce new concepts and methods such as digital marketing, smart finance and taxation, cross-border e-commerce, etc., develop school enterprise cooperation courses, ensure the synchronization of courses with talent needs, and cultivate high-quality technical and skilled talents that meet the development needs of the finance and business industry.

3.3 Constructing a Practical Teaching System That Combines Virtual and Real Elements

Practical teaching is an important part of talent cultivation, especially for cultivating talents in technical schools. The education of finance and business majors should highlight the "practical" characteristics, effectively improve students' practical skills, and create a practical teaching system that combines reality and virtuality based on different environments and facilities inside and outside the school. Taking the e-commerce major as an example, we will build real business scenarios for enterprises on campus, establish "cross-border e-commerce studios" and "live streaming e-commerce incubation bases", and group students to connect with enterprise

projects, mainly responsible for online store operation and live streaming sales tasks. The actual work performance of students serves as an important basis for learning evaluation, aiming to enhance their practical skills and operational level^[5]. For logistics management majors, high equipment operation costs and wide footprint make it more suitable to use VR/AR technology to simulate complex tasks such as cross-border logistics and international exhibitions, meeting the training needs of students. Outside of school, a layered and progressive internship is carried out, which is divided into three stages: the first stage is a cognitive internship for first-year students, mainly involving visiting companies, experiencing job positions, and deepening career cognition; In the second stage, we will carry out job rotation internships for second year students, and rotate them in core positions (operations, customer service, product selection) in enterprises for 1-2 months to cultivate students' core skills and improve their practical skills; In the third stage, third grade students begin to enter job internships, independently undertake work tasks, complete real work tasks assigned by enterprise mentors, and solve complex professional problems in real scenarios.

3.4 Enhance the Practical Skills of Teachers

Under the integration of industry and education, strengthening the system of teacher enterprise secondment training and practical skills training programs are key measures to enhance teachers' practical abilities and cultivate composite talents that meet the needs of the digital economy. Teachers can go to enterprises for a semester or a year to practice, delve into the production and operation activities of enterprises, familiarize themselves with the latest technology and business processes in the industry, and strictly follow enterprise rules and regulations. The enterprise is responsible for attendance management to ensure the authenticity and effectiveness of practical work. At the same time, schools should jointly develop systematic teacher training programs with enterprises, relying on platforms such as visiting engineer programs and enterprise practice mobile stations, to provide teachers with long-term industry practice opportunities, ensuring that each teacher participates in at least one month of enterprise training every year, and accumulates no less than six months within five years. In order to further enhance the practical enthusiasm of teachers,

schools need to establish a sound incentive mechanism, incorporate on-the-job training and practical training into the professional title promotion assessment system, promote the construction of a "dual teacher" teaching team that emphasizes both theory and practice, ensure the quality of talent cultivation, and help improve the quality of talent cultivation for finance and business majors in technical institutes.

4. Conclusion

This study takes the work-study integration talent training model as the starting point to explore a new model for cultivating skilled talents, and has achieved significant educational results. Practice has proven that this model effectively improves students' practical abilities, enhances the teaching staff, optimizes curriculum design, and plays a positive guiding and promoting role in improving the quality of education and perfecting the talent cultivation system. It should be noted that the implementation of the work-study integration talent training model is not achieved overnight, and continuous optimization of personnel, equipment, teaching content, etc. is needed. At the same time, various factors such as individual differences among students and changes in industry development needs should be fully considered to make dynamic adjustments. It is necessary to further conduct in-depth research combining quantitative and qualitative methods in the future, in order to provide more theoretical basis and practical experience for the reform of talent training models in finance and business majors in technical schools.

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