

Research and Practice on the Cultivation Mode of Innovative Talents in University Financial Management Major under the Background of Big Data

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Abstract: Against the backdrop of big data, the cultivation mode for innovative talents in university financial management majors is undergoing profound changes. This paper first analyzes the characteristics of the current talent cultivation mode for financial management majors in Chinese universities, which are specifically reflected in the diversification of training objectives, the continuous optimization of curriculum systems, and the diversification of teaching methods. Secondly, it dissects the main contents of the reform in the cultivation mode for innovative talents in university financial management: first, establishing students' knowledge structure, ability structure, and quality structure under the background of big data; second, optimizing the professional curriculum system of financial management in the context of big data; third, taking the case database as an important starting point to cultivate the innovative ability of college students majoring in financial management. Thirdly, it explores the reform in teaching methods for the cultivation mode of innovative talents in university financial management, including: adopting project-based teaching methods for practical internships and applying project teaching in combination with big data characteristics; establishing a three-level "Big Data + Financial Management" practical teaching framework; implementing a four-stage diversified practical teaching method for financial management majors; and constructing a practical teaching system for financial management majors that combines "four practices" and "four innovations" under the background of big data.

Keywords: Big Data; Financial Management

Major; Innovative Talents; Cultivation Mode

1. Introduction

In the era of Big Data, significant changes have taken place in the content and environment of financial management. The application of "financial robots" and the emergence of financial sharing platforms require major reforms in the cultivation of talents in university accounting and financial management majors. In 2018, the Ministry of Education issued the Action Plan for Innovation in Artificial Intelligence in Colleges and Universities, requiring the construction of "Artificial Intelligence + X" compound characteristic majors; in 2021, the Ministry of Finance released the Outline of the 14th Five-Year Plan for Accounting Reform and Development, demanding "earnestly accelerating the pace of digital transformation in accounting and auditing". Cultivating compound talents who possess both professional knowledge of financial accounting and big data knowledge has become an important issue to be solved urgently in university financial management majors.

The research on the cultivation mode of innovative talents in university financial management majors under the background of big data is conducive to deepening college students' understanding of professional knowledge, exposing them to a broader and more real data environment, helping students more accurately reveal the laws and trends behind financial data, and improving the accuracy and efficiency of data analysis. Big data contains massive amounts of information and diverse data types, which requires students to break the traditional mindset. The updating and iteration of big data require cultivating students' innovative thinking, enabling them to understand and analyze data from different

angles and levels, and adopt novel methods and perspectives to tap the value in data [1].

2. Characteristics of the Talent Cultivation Mode for Financial Management Majors in Chinese Universities

The current situation of the talent cultivation mode for financial management majors in Chinese universities presents the following characteristics (Table 1).

Table 1. Characteristics of the Talent Cultivation Mode for Financial Management Majors

Characteristics	Main content
Diversified training objectives	Colleges and universities formulate different training objectives according to their own positioning and characteristics.
Continuous optimization of the curriculum system	Solid basic courses, refined professional courses, and strengthened practical courses.
Diversified teaching methods	Combination of traditional teaching and modern technology; the mode of "promoting learning through competitions and promoting teaching through competitions".

2.1 Diversified Training Objectives

Colleges and universities formulate different training objectives according to their own positioning and characteristics. Some key universities focus on cultivating compound senior financial management talents with an international perspective, innovative spirit and leadership ability, aiming to provide high-level professional talents for large enterprises, financial institutions and government departments. For example, Civil Aviation University of China cultivates all-round developed compound talents who can be competent for financial management and related work in civil aviation industry, other enterprises and institutions, government agencies, financial institutions, etc. Some local colleges and universities, on the other hand, aim to face the grass-roots level and serve local economic construction, and cultivate applied financial management talents, emphasizing that students have solid professional knowledge and practical ability, and can engage in financial management work in local enterprises and institutions. For

instance, Sanming University cultivates applied talents who are based in Sanming, rooted in Fujian, serve the West Coast, can engage in financial management work in enterprises and institutions, administrative departments, financial institutions, etc., and have solid financial analysis and decision-making skills [2].

2.2 Continuous Optimization of Curriculum System

Firstly, solid basic courses. Financial management majors usually set up basic courses such as management, economics, accounting, etc., to lay a solid theoretical foundation for students. By studying these courses, students master the basic principles of management, the laws of economic operation and the basic methods of accounting, which provide support for subsequent study of professional courses.

Secondly, refined professional courses. Professional courses cover various fields of financial management, such as principles of financial management, corporate finance, cost management, auditing, financial information systems, etc. At the same time, in order to meet the needs of industry development, some universities have added courses such as big data financial analysis and intelligent finance, combining modern information technology with professional knowledge of financial management to cultivate students' data processing and analysis capabilities and their ability to cope with digital transformation.

Finally, strengthened practical courses. Colleges and universities have gradually attached importance to practical teaching links. By setting up practical courses such as comprehensive financial simulation training, comprehensive sand table simulation of enterprise operation, and graduation internship, students can apply the theoretical knowledge they have learned in practice and improve their ability to solve practical problems. Some universities also actively cooperate with enterprises to establish internship bases, providing students with a real practical environment to enhance their practical experience and employment competitiveness [3].

2.3 Diversified Teaching Methods

Combination of traditional teaching and modern

technology. In classroom teaching, in addition to the traditional lecture method, teachers also use various teaching methods such as multimedia, case teaching and group discussion to improve students' learning enthusiasm and participation. For example, by introducing actual financial cases for students to analyze and discuss, students' critical thinking and problem-solving abilities are cultivated. At the same time, modern educational technologies such as online teaching platforms and virtual laboratories are used to enrich teaching resources and expand students' learning channels.

The rise of the mode of "promoting learning through competitions and promoting teaching through competitions". Some universities encourage teachers and students to participate in various discipline competitions, such as financial decision-making competitions and innovation and entrepreneurship competitions. Through competitions, students' team spirit, innovation ability and practical ability are cultivated. This mode can not only stimulate students' learning interest, but also enable students to get access to the latest knowledge and skills in the industry in competitions, so as to improve their comprehensive quality[4].

3. Main Contents of the Reform of Innovative Talent Cultivation Mode for Financial Management in Colleges and Universities under the Background of Big Data

3.1 Establishing Students' Knowledge Structure, Ability Structure and Quality Structure under the Background of Big Data

3.1.1 Ideological and moral quality structure

Implement the fundamental task of fostering virtue through education, establish lofty aspirations of serving and strengthening the country, and be strivers who stand up to responsibilities; add comprehensive education courses such as situation and policy, mental health education, military theory, and employment guidance; adhere to the accounting professional ethics of "not making false accounts", and cultivate financial management talents with all-round development of morality, intelligence, physical fitness, aesthetics and labor, noble political, good physical fitness and healthy psychological quality.

3.1.2 Knowledge structure

A reasonable knowledge structure for financial management majors includes basic knowledge of financial management, economic management knowledge, and basic knowledge of humanities and social sciences as well as natural sciences. A multi-dimensional curriculum system should be established, with four vertical platforms: general knowledge and ability, basic knowledge and ability of discipline and major, core knowledge and ability of major, and extended knowledge and ability of major; and three horizontal parts: theoretical teaching system, in-class practical teaching system and extracurricular practical teaching system.

3.1.3 Ability structure

Cultivate students' abilities such as intelligent accounting calculation, intelligent financial analysis and management, financial information processing technology, intelligent financial decision analysis, tax declaration and intelligent processing, financial planning, corporate governance, financial inspection and intelligent audit, investment and risk control; also cultivate students' abilities of acquiring knowledge, applying knowledge, scientific research and innovation, social communication, organization and management, and leadership.[5]

3.2 Optimizing the Curriculum System of Financial Management Major under the Background of Big Data

Adjust and optimize the traditional financial management talent cultivation mode, and incorporate data analysis skills into the talent cultivation system of financial management majors. The curriculum system of financial management major includes theoretical knowledge teaching and practical teaching. Theoretical knowledge teaching includes professional basic courses, professional core courses and elective courses. Under the background of big data, innovative talents in financial management should have data analysis thinking.

Curriculum development should focus on reflecting digitalization and intellectualization, establish a close integration between new economy, new business forms, new technologies and courses, introduce data processing software such as Python and RPA robots, and data statistical analysis software such as SPSS for teaching, guide students to quickly obtain financial data with the help of

modern information technology means, adapt to the rapid development of modern information technology, master knowledge and skills in finance and taxation, finance, auditing, big data and other aspects, and be competent for jobs in related fields.

3.2.1 To highlight the characteristics of financial management talent cultivation, the financial management major relies on the disciplinary advantages of "mechanical manufacturing and information technology" and offers courses such as Supply Chain and Financing Innovation and Enterprise Financial ERP Theory and Application.

3.2.2 To achieve the goal of cultivating financial management talents under big data, the course Big Data Analysis is offered to strengthen the cultivation of data processing and mining analysis capabilities. Courses such as Financial Sharing and Intelligent Finance and Big Data and Intelligent Financial Decision-Making are also offered.

3.2.3 To achieve the goal of cultivating applied financial management talents, the proportion of practical courses is increased. In professional practical courses, Comprehensive Simulation Experiment of Financial Management and Financial System and Information Sharing Experiment are offered. In comprehensive practical courses, more courses such as Comprehensive Training of Financial Accounting, Cost Accounting Training, Financial Management Training, Management Accounting Training, and Accounting and Financial Case Study are added[6].

3.3 Cultivating College Students' Innovative Ability in Financial Management Major with Case Bank as the Starting Point

Give full play to the role of case teaching method in cultivating students' practical and innovative abilities. Firstly, teachers create cases to stimulate students' innovative enthusiasm. Teachers present real things in the classroom through cases, allowing students to integrate into the scenario and put forward solutions to problems through their own research and exploration. Secondly, cultivate students' innovative thinking through their independent exploration. The case teaching method is that teachers present cases in class, students first read the cases by themselves, then analyze and explore the cases through group discussion and independent thinking; teachers

summarize and comment on the problems and solutions put forward by students, and this process emphasizes positive interaction between teachers and students. Thirdly, students can improve their critical thinking ability through communication and discussion. In the process of thinking and analyzing problems, students' independent thinking and communication and cooperation are very important. Through communication and discussion, students can analyze and think about problems from multiple angles, and improve their logical deduction and discrimination and analysis abilities.

The curriculum setup of financial management majors in colleges and universities involves big data processing, data mining, data analysis and other aspects. Currently, the textbooks of big data and financial management majors contain single fragmented cases, which cannot meet students' in-depth understanding of typical work tasks. Financial management majors should be guided by the management accounting case bank, build a big data and financial management training platform, develop a comprehensive case bank of financial digital intelligence integrating information technology, connect single fragmented cases into a complete knowledge system, fully combine curriculum teaching with enterprise ERP training, help students experience financial management theoretical literacy and professional literacy in simulating real financial scenarios, so that they can quickly be competent for enterprise financial positions when they take up jobs in the future.[7]

4. Reform of Teaching Methods for Innovative Talent Cultivation Mode in University Financial Management

4.1 Project-Based Teaching Method-Practice and Internship: Carrying out Project Teaching Application Combined with Big Data Characteristics

Direct participation in financial management course practice projects helps students deepen their understanding of the financial management major, integrate big data technology with theoretical knowledge, and achieve the goal of combining theory with practice. Taking courses such as Intermediate Financial Accounting and Management Accounting in the financial management major

as examples, some course project demonstrations are made. In the financial report analysis course, combined with the training goal of data ability analysis in this course, professional teachers can collect financial report data of multiple listed companies through the Internet, and require students to use data analysis tools such as SPSS for data preprocessing, visual analysis and in-depth mining. In the cloud financial intelligent accounting course, students can be required to independently build a cloud computing-based financial data processing platform, use algorithms such as machine learning and data mining for automated processing and analysis of financial data, and realize functions such as financial forecasting and risk early warning. In the above course projects, students can be encouraged to form groups, design project positions by themselves, clarify responsibility division, and formulate project plans to complete practice through independent cooperation and exploration.

4.2 Establishing a Three-Level "Big Data+Financial Management" Practical Teaching Framework

- 1) Basic layer of practical teaching: Setting up military training, basic experiments, social surveys, independent foreign language learning, computer operation, etc., focusing on basic skills training.
- 2) Expansion layer of practical teaching: Setting up "Big Data + Financial Management" curriculum design, professional experiments, professional internships, professional quality training, etc., focusing on professional skills training.
- 3) Comprehensive layer of practical teaching: Setting up "Big Data + Financial Management" graduation design (thesis), comprehensive experiments of ERP System Simulation Training, social practice, scientific and technological innovation, etc., to strengthen comprehensive quality training.

4.3 Implementing a Four-Stage Diversified Practical Teaching Method for Financial Management Major under the Background of Big Data

Actively carry out teaching research, vigorously promote the reform of teaching methods, and highlight the cultivation of students' learning ability, practical ability and innovative spirit.

Taking the course Intermediate Financial Accounting as an example (as shown in Figure 1).

- 1) "Big Data + Financial Management" knowledge teaching - theoretical lecture method.
- 2) "Big Data + Financial Management" case teaching - case teaching method.
- 3) "Big Data + Financial Management" practical teaching - online and offline combined teaching method.
- 4) "Big Data + Financial Management" practice assessment - inquiry-based learning method.[8]

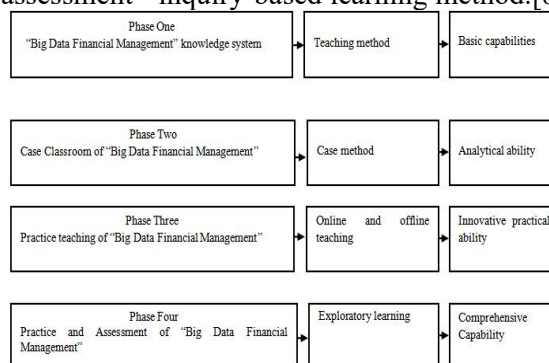


Figure 1. "Big Data + Financial Management" Four-Stage Diversified Teaching Method

4.4 Constructing a Practical Teaching System for Financial Management Major Combining "Four Practices" and "Four Innovations" under the Background of Big Data

4.4.1 Practical teaching with "Four Practices" as the content

Implement the "four-in-one" practical teaching of financial management experiments, training, internships, and on-the-job practice. Increase "four practices" courses for financial management majors: offer courses such as Comprehensive Experiment of Financial Accounting, Cost Accounting Training, Financial Management Internship, Management Accounting On-the-Job Practice, Accounting and Financial Case Study. The construction of the "four practices" practical teaching system (experiment, internship, training, on-the-job practice) for innovative and entrepreneurial talents in university financial management majors under the background of big data.

Firstly, the practical teaching system should closely focus on the training goal of "compound" talents, and implement innovation and entrepreneurship education in the professional practical teaching links. Combined

with the content of innovation and entrepreneurship education, add or strengthen practical teaching content in three aspects: first, simulation practice of start-ups, including registration, account opening, online tax registration, financial system design for small and micro enterprises, tax planning for small and micro enterprises, etc.; second, management accounting practical teaching, mainly including cost and capital forecasting, cost-volume-profit analysis, enterprise operation decision-making, enterprise comprehensive budget training, etc.; third, application of information technology, including cloud accounting software application, big data analysis, e-commerce training, etc.

Secondly, use on-campus and off-campus information platforms to solve the integration problem of professional education and entrepreneurship education. Facing the market, develop innovation and entrepreneurship projects integrated with teaching to solve the integration problem of professional education and entrepreneurship education. The school provides students with a big data learning and practical innovation platform through the information platform, so that students majoring in financial management can complete basic information technology courses and professional training courses of financial management during their school years. The School of Economics and Management currently has: Economic Practice Comprehensive Simulation Laboratory, Financial Comprehensive Training Room, Kingdee Management Software Joint Laboratory, Accounting Computerization Laboratory, Information Management and Information System Laboratory, Sandtable Operation Practical Training Room, Economic Management Comprehensive Business and Certification Training Room for students majoring in financial management to use in practical courses; the Management Information System Research Office provides a platform for teachers to learn and design information-based teaching resources; students can also conduct actual combat simulations through innovation and entrepreneurship experiments to connect with real enterprise scenarios.

Thirdly, the school provides students with innovation and entrepreneurship bases through off-campus resources. The School of Economics and Management of our university

has signed agreements with provincial demonstration off-campus training bases - Xiamen Shengyuan Enterprise, Everbright Securities Xiamen Sales Department, Shanghai Liangmao Futures Brokerage Co., Ltd. Xiamen Sales Department, Zhonglu Group, Xiamen Jiajie Co., Ltd., Xiamen De'anxin Accounting Firm, Fujian Guoda Pharmacy Chain Co., Ltd. for off-campus internship bases. Students majoring in financial management improve their practical ability and understand the actual needs of enterprises through internships. Through school-enterprise cooperation, according to market needs, teachers and students jointly design college students' innovation and entrepreneurship projects, which are implemented after certification by enterprise experts. Establish substantive school-enterprise cooperation talent training models with well-known accounting firms such as BDO China Shu Lun Pan Certified Public Accountants (Special General Partnership) Xiamen Branch, and many enterprise groups such as Xiamen Tianjian Consulting Co., Ltd., Xiamen Borui Investment Co., Ltd., BDO Dehao Management Consulting (Xiamen) Co., Ltd., Jintang (Fujian) Health Technology Co., Ltd., and Haokang Home Co., Ltd. Utilize the deep integration of business-finance integration and informationization "two integrations", and take the mainstream information technology applications represented by cloud computing, big data and shared centers as the three technical support legs of the value-creating financial system. Attach importance to the integration of finance and business, and build the financial management major into a high-end compound financial management talent training base that meets the needs of the development of business-finance integration and informationization "two deep integrations" and the development of Fujian's advanced manufacturing and electronic information industries. School-enterprise cooperation can efficiently utilize internal and external teaching resources to improve students' big data analysis capabilities. On the one hand, teachers can make full use of the school's internal resources, use big data technology to analyze and evaluate the financial management professional curriculum system at all levels, and set up training classrooms in the school according to the data and results of in-depth big data analysis to provide students with basic training and

practical post training. Students can actively participate in various financial management professional training activities in their spare time, have a better understanding and comprehension of financial professional theoretical knowledge in training activities, connect theory with practice, and effectively improve their practical ability. On the other hand, in order to enable students majoring in financial management to have better post adaptability, the school can build close cooperative relationships with off-campus enterprises, actively set up off-campus training bases, so that students can obtain many training opportunities and achieve more comprehensive growth and development in the field of financial management. A good school-enterprise cooperation relationship can realize mutual benefit among schools, enterprises and students, cultivate high-quality financial management talents for enterprises; enterprises can provide students with suitable jobs, allowing students to learn to use theoretical knowledge to solve practical problems in practice, and further improve their professional financial management capabilities.

Finally, strengthen employment and entrepreneurship teaching practice, integrate innovation and entrepreneurship education into the first classroom, carry out innovation and entrepreneurship education for students in practice, apply theory to practice, and cultivate students' innovation and entrepreneurship awareness in practice. School-enterprise co-construction of innovation and entrepreneurship incubation bases. Encourage students to participate in college students' innovation and entrepreneurship training projects, entrepreneurship practice projects, and vocational skills competitions. Through competitions, a strong innovation and entrepreneurship atmosphere is formed in the school, and innovation and entrepreneurship education is implemented to cultivate innovative and entrepreneurial talents. Through the deep integration of big data and financial management, a new system structure is formed, and through resource sharing between the two, the integrated development, coordinated development and balanced development of teaching reform are promoted.

4.4.2 Practical teaching with "Four Innovations" as the goal

Encourage teachers to lead students to

participate in the National College "Creativity, Innovation, Entrepreneurship" Financial Management Challenge and National College Students' Financial Management Competition, Cross-Strait College Students' Innovation and Entrepreneurship Competition, Accounting Case Competition, etc. Colleges and universities should actively encourage students to participate in various discipline competitions, such as the "National College Students' Newway Cup Sandtable Simulation Operation Competition", "Newway Cup National College Students' Innovative Accounting Talent Skills Competition", "National College Students' Innovation and Entrepreneurship Management Decision Simulation Competition", etc. Through simulating enterprise operation, students can closely combine the theoretical knowledge learned in class with actual operation, and strengthen their practical operation ability. Competitions can also increase students' knowledge, help them find their own shortcomings, and improve their comprehensive ability. At the same time, colleges and universities should publicize relevant vocational skill level certificate exams, such as promoting the "Financial Shared Service Vocational Skill Level Certificate" exam, and improve students' professional and technical abilities through certification exams.

First, Experimental Teaching.

Establishing a scientific, reasonable, and advanced system and content for experimental teaching, and improving the quality of experimental teaching, are the fundamental tasks in the development of experimental teaching. In recent years, the university has invested heavily in the teaching laboratories of our department, significantly upgrading the technical equipment for experimental teaching in the Financial Management program, and the construction of the experimental curriculum system has been gradually improved.

In developing the experimental curriculum system, guided by the philosophy of cultivating students' independent learning ability, we have integrated a large number of experiments aimed at fostering students' research capabilities and innovative activities into daily teaching. These experiments mainly include demonstrative experiments, verification experiments, comprehensive experiments, and design-oriented experiments.

Among the professional basic courses,

specialized courses, and elective courses, 3 courses include relevant experimental content. Among these, 2 courses focus primarily on demonstrative and verification experiments, aiming to help students understand relevant content and enhance perceptual knowledge; 1 course emphasizes comprehensive and design-oriented experiments, which involve large-scale, practical system design. These experiments further train and improve students' ability to analyze and solve problems, achieve practical combat effects, enable them to apply what they have learned, and ultimately fulfill our goal of cultivating applied talents.

To ensure the smooth operation of experimental teaching and achieve good results, relevant university departments have formulated strict experimental management systems, such as the Xiamen University of Technology Experimental Teaching Management Measures and the Business School Practical Teaching Plan Management System. The comprehensive experimental teaching system and strict management systems have provided students with high-quality professional training in experimental teaching, cultivating their hands-on skills and strengthening their professional knowledge.

The implementation rate of all experimental projects listed in the teaching plan reaches 100%, among which comprehensive and design-oriented experiments account for 33.3%. Through extensive practical sessions, students' hands-on abilities have been significantly improved, and their capacities for critical thinking and exploration have also been developed.

Second, Internships and Practical Training.

Guarantee of Time: Centering on the goal of talent cultivation and combining the characteristics of the Financial Management program, we reasonably arrange practical teaching links such as course internships, cognitive internships, social surveys, professional internships, graduation internships, and professional skills training. In strict accordance with the regulations of the Ministry of Education, we formulate internship and practical training plans. The total number of weeks allocated to independent practical teaching links in the training program reaches 29 weeks, accounting for 32.5% of the total credit hours, ensuring sufficient time for practice.

Improvement of Measures: The university has always attached great importance to practical teaching management. It has formulated and implemented a series of documents and norms covering all aspects of practical teaching management, such as the Xiamen University of Technology Undergraduate Internship Teaching Management Regulations, Xiamen University of Technology Internship Base Construction and Management Measures, and Notice on Strengthening the Management of Students' Off-Campus Decentralized Internships, which have been compiled into a handbook.

The university includes the inspection and guidance of internship bases in its annual work plan, has established an inspection system for internships and practical training, and regularly holds practical teaching work conferences to review and provide feedback on the process and quality of internships and practical training.

Third, Internship and Practical Training Teaching.

Internship and practical training teaching are crucial links in talent cultivation. They play an important role in fostering students' innovative spirit, enhancing their practical abilities and independent working skills, and enabling them to acquire production technology and management capabilities in the profession. When arranging internship plans, we adhere to the principle of allowing students to get as close as possible to the actual industry, organizing them to go to the frontline of the industry to experience the employment atmosphere of financial management. Through social practice and on-the-job internships in relevant enterprises, students can gain recognition from enterprises, develop new understandings of their learned knowledge, identify their knowledge gaps and weak areas, improve their knowledge structure, and thus accurately position themselves.

In specific operations, the Department of Finance has formulated practical internship and training management rules in line with actual conditions, ensuring that each practical link has a plan, funding, guidance, and a summary. The internship and practical training teaching links fully comply with the practical teaching quality evaluation system.

Efforts are made to assign a supervisor to each student during the internship. After students secure an internship position, they must register with their supervisor and regularly report on

their internship progress. Supervisors also conduct irregular visits to check on students' internship situations, accept students' consultations, and collect evaluations from employers on students' qualities and knowledge. This allows us to promptly revise the student training plan and keep abreast of employers' latest talent demands.

Supervisors strictly manage students in accordance with relevant internship regulations during the internship period, guiding them to write internship weekly reports, internship records, and internship reports. Finally, both the on-site supervisors from the internship units and the on-campus supervisors evaluate students' internship performance based on their performance during the internship and the review of their internship reports, grading them as Excellent, Good, Pass, or Fail.

Fourth, Construction of Off-Campus Internship Bases.

As one of the first four special economic zones to implement the opening-up policy, Xiamen has a solid foundation in both software and hardware. The city boasts a high level of informatization, a well-educated population, and is renowned as a city of culture and education, providing favorable conditions for the development of financial management. Through active communication with relevant enterprises in Xiamen, the Department of Finance has established long-term cooperative relationships with 7 enterprises. These enterprises serve as excellent graduation internship bases for our students. Meanwhile, the favorable development and application environment of financial management in Xiamen also provide numerous internship opportunities for graduates of this program.

5. Conclusion

This paper analyzes the characteristics of the current talent cultivation model for the financial management major in Chinese universities, examines the main content of the reform of the innovative talent cultivation model for financial management in universities, and explores the reform of the innovative talent cultivation model for financial management in universities in terms of teaching methods. It proposes the integration of project-based teaching with big data characteristic applications, the implementation of a four-stage diversified practical teaching method for the financial

management major, and the construction of a practical teaching system for the financial management major that combines "Four Pragmatisms" and "Four Innovations" against the background of big data. In the future, the teaching reform will be implemented in practical teaching and continuously improved through practice.

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