### The Optimization of Innovation and Entrepreneurship Education Curriculum System for Finance and Economics Majors

### -- Based on the "New Economy and Management" Strategy

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### Abstract

The information age has put forward higher requirements for the cultivation of innovative and entrepreneurial talents, and the proposal of the "New Economy and Management" strategy has pointed out the direction for the development of innovative and entrepreneurial education for financial majors in colleges and universities. The curriculum system of innovation and entrepreneurship education is the core part of innovation and entrepreneurship education and plays an important role in improving the quality of talent training. This paper discusses the relevant background of the construction of innovation and entrepreneurship education curriculum system in China. Starting from the current situation of the construction of innovation and entrepreneurship curriculum system in finance and economics majors, it further analyzes its existing problems, and then puts forward relevant suggestions on how to optimize the innovation and entrepreneurship education curriculum system in finance and economics majors around the concept of "New Economy and Management".

### Keywords

Finance and Economics; Innovation and Entrepreneurship Education; Curriculum System; "New Economy and Management" Strategy.

### **1. Introduction**

Innovation is the first driving force for development. Building an innovative country with highquality development can not be separated from the training of innovative and entrepreneurial talents. As the main base of talent training in China, colleges and universities shoulder the important mission of training high-quality talents required by society and the country. The implementation of innovation and entrepreneurship education is an important measure for colleges and universities to reform the talent training mode and promote the implementation of innovation driven development strategy. The construction of innovation and entrepreneurship education curriculum system is the key.

In recent years, the state has attached great importance to innovation and entrepreneurship education. In 2010, the Ministry of Education's Opinions on Vigorously Promoting Innovation and Entrepreneurship Education in Colleges and Universities and Self employment of College Students formally put forward the concept of innovation and entrepreneurship education in colleges and universities. In 2012, the Ministry of Education formulated Several Opinions of the Ministry of Education on Improving the Quality of Higher Education in an All round Way, proposing to innovate the talent training mode and run innovation and entrepreneurship education through the whole process of talent training. In 2015, the State Council issued the Implementation Opinions on Deepening the Innovation and Entrepreneurship Education Reform in Colleges and

Universities, which defined the main tasks and specific measures of innovation and entrepreneurship education reform in colleges and universities, pointed out that we should improve the innovation and entrepreneurship curriculum system, and build a scientific and reasonable innovation and entrepreneurship education special curriculum group that is progressive, organically connected. The innovation and entrepreneurship education in China's colleges and universities has changed from "quantity popularization" to "quality improvement". Since 2018, the Ministry of Education has successively introduced the requirements for the construction of "new engineering", "new medical science", "new agricultural science" and "new liberal arts", encouraged all disciplines to break down professional barriers and innovate with each other in the new era, and emphasized that the talent training system should be built in such aspects as following clear overall goals, strengthening value guidance, promoting professional optimization, and consolidating the curriculum system, It points out the development direction for the construction of innovation and entrepreneurship education in colleges and universities. In order to adapt to the new requirements of economic and social development and the new situation of higher education reform and development, the finance and economics majors in colleges and universities have been actively exploring. In 2018, Anhui University of Finance and Economics put forward the strategy of "New Economy and Management". This strategy provides new ideas for innovation and entrepreneurship education reform of finance and economics majors by adjusting the development goals of discipline and specialty construction and the training goals of discipline and specialty talents, reforming and optimizing the training program of discipline and specialty talents, constantly improving the innovation and entrepreneurship education system, comprehensively using the Internet, big data, artificial intelligence and other technical means to cultivate professional talents, and fully tapping students' innovation ability.

The curriculum system of innovation and entrepreneurship education is the core part of innovation and entrepreneurship education. Domestic scholars have conducted a series of studies on related issues. Xie Heping believes that colleges and universities should take reform as a breakthrough, promote the construction of innovation and entrepreneurship demonstration bases as a starting point, and implement innovation and entrepreneurship education reform as a systematic project to classroom teaching, curriculum system construction and other links [1]. Liu Dongmei pointed out that the curriculum system of innovation and entrepreneurship education in application-oriented undergraduate universities in China is not sound enough. Most of the courses are teaching simple basic theories of entrepreneurship and fail to effectively integrate with students' majors. The popularity of innovation and entrepreneurship education is not high [2]. Zhang Chenyang and others put forward the idea of innovation and entrepreneurship education construction in many aspects, including building a full-time and part-time high-quality teacher team, building a scientific and systematic curriculum system, building a practice platform and service platform for innovation and entrepreneurship education in colleges and universities [3]. Zhao Liang tried to reconstruct a new curriculum system with deep integration of innovation and entrepreneurship education and professional education [4]. Qing Chun and others studied the construction of university innovation and entrepreneurship education community based on the "triple helix theory" and proposed a new system of collaborative innovation among universities, industries and governments [5]. Wang Guopeng, after analyzing the mature mass entrepreneurship and innovation education model and experience of developed countries such as the United States, Germany, Japan and Singapore, proposed that China should explore and establish a "mass entrepreneurship and innovation" vocational education model and structural system suitable for China's reality from five aspects: policy guidance, coordinated development, integration of industry and education, system reconstruction, and achievement transformation [6].

To sum up, the academic community has conducted in-depth research on the construction of innovation and entrepreneurship education curriculum system and the existing problems, but there is less research on the training of innovation and entrepreneurship talents in finance and economics under the "New Economy and Management" strategy. The "New Economy and Management" strategy is a new concept. The implementation of ideas and strategies in talent training has not yet been finalized, and the resulting changes in training objectives and training methods are still in the running in period. The cultivation of innovation and entrepreneurship awareness and ability is one of the important ways to implement the "New Economy and Management" strategy. How to optimize the innovation and entrepreneurship education curriculum system for finance and economics majors under the "New Economy and Management" background is the new goal and new requirement of the times for colleges and universities. In this regard, based on the strategic goal of " New Economy and Management ", this paper starts from the current situation of the construction of innovation and entrepreneurship curriculum system of finance and economics majors, analyzes the problems and reasons in the construction of innovation and entrepreneurship education curriculum system of finance and economics majors, and then puts forward corresponding countermeasures and suggestions, with a view to providing some optimization ideas for the development of innovation and entrepreneurship education curriculum system.

### 2. Current Situation of the Construction of Innovation and **Entrepreneurship Education Curriculum System for Finance and Economics Majors**

Innovation and entrepreneurship education in foreign developed countries started early, and has formed a relatively complete innovation and entrepreneurship education curriculum system after decades of exploration and practice. The development of innovation and entrepreneurship education in colleges and universities in China started late and is still in the stage of actively exploring the domestic model, as is the case for finance and economics majors. Innovation and entrepreneurship education in China began at the end of the 1990s. In 1998, Tsinghua University launched and hosted the first "Entrepreneurship Plan Competition", and opened the "High tech Entrepreneurship Management" course for all undergraduate students, marking the beginning of entrepreneurship education in Chinese universities. In April 2002, the Ministry of Education selected nine universities, including Tsinghua University, Renmin University of China, and Shanghai Jiaotong University, to carry out the pilot work of innovation and entrepreneurship education. Under the guidance of the education administrative department, innovation and entrepreneurship education in colleges and universities entered the diversified exploration stage. After nearly 20 years of development, innovation and entrepreneurship education in China's colleges and universities has achieved preliminary results. The innovation and entrepreneurship education curriculum system has successively formed the "science park training" model represented by Tsinghua University and Zhejiang University, the "first classroom and second classroom combined talent training" model represented by Renmin University of China, and the "innovation education as the foundation of entrepreneurship education emphasizing basic quality training" model represented by Shanghai Jiaotong University The "practical entrepreneurship model" represented by Beijing University of Aeronautics and Astronautics and the "entrepreneurship college" model represented by Yiwu Industrial and Commercial University have achieved initial results in innovation and entrepreneurship education [7]. With the development of information technology such as the Internet and big data, traditional finance and economics majors are facing subversive changes. The construction of "New Economy and Management" is an important measure for colleges and universities to cope with the new situation of development

under the new situation of the development of the times. Its fundamental task is to optimize and reform the training scheme of discipline professionals by improving the talent training mode of colleges and universities with students as the core. The "New Economy and Management" strategy puts forward new requirements for talent training in colleges and universities, and opens a new round of innovation and entrepreneurship curriculum system reform and innovation.

With students as the center and innovation knowledge and improvement of students' comprehensive quality as the basis, finance and economics majors in colleges and universities in China have generally carried out the curriculum construction of innovation and entrepreneurship education. At present, the curriculum system construction is mainly divided into the following three aspects. First, set up special innovation and entrepreneurship courses to continuously optimize the content of innovation and entrepreneurship education. The innovation and entrepreneurship courses for finance and economics majors mostly focus on the applied reform of core courses and expansion courses to explore the organic integration of professional education and entrepreneurship education, and improve students' innovation quality and ability. Such courses generally include courses such as entrepreneurship foundation required by the Ministry of Education, entrepreneurship training courses for graduates, entrepreneurship forums and special lectures. The implementation of various forms of innovation and entrepreneurship education courses has a positive role in promoting the cultivation of students' entrepreneurship awareness and ability. The second is to carry out multi form innovation and entrepreneurship competitions and explore the practice education mode of "promoting education, learning and innovation through competitions". The Challenge Cup, "Internet plus" Undergraduate Innovation and Entrepreneurship Competition and other "mass entrepreneurship" events were carried out in an orderly manner. Colleges and universities encouraged students majoring in finance and economics to participate in innovation and entrepreneurship knowledge contests and participate in corresponding finance and economics discipline contests in combination with the actual learning content of their majors, while providing comprehensive financial support and venue scheduling. Students consolidate their professional knowledge and put written knowledge into practice in the competition, so that they can better understand the spirit of innovation and entrepreneurship and cultivate their innovation and entrepreneurship ability. Third, actively establish an innovation and entrepreneurship practice platform to accelerate the market-oriented operation of entrepreneurship plans. At present, most colleges and universities have built various experimental training rooms and off campus practice bases according to teaching needs, and carried out innovation and entrepreneurship education with the help of these platforms, providing students with rich innovation and entrepreneurship education practice opportunities, and providing hardware support for students to put theoretical knowledge into practice, consolidate professional knowledge, and carry out targeted innovation and entrepreneurship training.

### 3. Problems and Causes in the Construction of Innovation and Entrepreneurship Education Curriculum System for Finance and Economics Majors

In recent years, although the construction of innovation and entrepreneurship education curriculum system has been constantly strengthened for finance and economics majors in colleges and universities, it is still difficult to meet the needs of social and economic development for finance and economics talents with innovation and entrepreneurship ability in the context of the "New Economy and Management" strategy. The construction of innovation

and entrepreneurship curriculum system for finance and economics majors mainly has the following problems:

# 3.1. The Goal of the Curriculum System is Vague and the Teaching Goal Deviates

The main purpose of the innovation and entrepreneurship education course is to cultivate students' innovation awareness and entrepreneurial ability, help students to enhance their comprehensive ability to independently acquire and reorganize knowledge, create new knowledge, and effectively apply the learned knowledge to solve problems in the process of learning, so as to achieve comprehensive and outstanding development. Therefore, the teaching objectives of the innovation and entrepreneurship education curriculum should not only emphasize students' innovation in the professional field, but also guide students to perceive and harvest entrepreneurial knowledge and theory, be familiar with entrepreneurial processes, and cultivate their ability to find business opportunities and ways of thinking. However, in the actual teaching process, there are often some deviations from the teaching objectives, and the role of innovation and entrepreneurship curriculum has not been played. The orientation of innovation and entrepreneurship courses for most finance and economics majors is not clear, and the characteristics of disciplines, schools, regional development, etc. are not taken into account. The same courses are carried out in a single form just for the corresponding "call", which easily leads to insufficient integration of the goals of professional education and innovation and entrepreneurship curriculum system. In the long run, innovation and entrepreneurship education will be separated from the professional education system, and will not achieve good teaching results [8]. In addition, some schools associate innovation and entrepreneurship courses with the employment rate of students. Encouraging students to participate in innovation and entrepreneurship competitions is just to let students win more honors for the school. The utilitarian goal deviates from the original intention of carrying out innovation and entrepreneurship education, and affects the further development and deepening of innovation and entrepreneurship education.

# 3.2. The Professional Teaching Staff is Relatively Lacking, and the Guidance Effect is Poor

The key to the innovation and entrepreneurship education curriculum system lies in the construction of the teaching staff. However, at present, the innovation and entrepreneurship teaching staff in most colleges and universities in China are mainly full-time teachers in various disciplines of the school or students and administrators engaged in student work, and a small number of enterprise tutors have been introduced. Most of the teachers in the school lack entrepreneurial practice, their knowledge structure is relatively limited, their own innovation and entrepreneurship ability is relatively weak, and there is a phenomenon of focusing on form rather than content. Most of the enterprise tutors introduced are limited in teaching effect due to lack of time and energy, which makes it difficult to provide students with effective innovation and entrepreneurship course teaching and innovation and entrepreneurship practice guidance. In addition, many colleges and universities have not set up special funds for the construction of innovation and entrepreneurship teachers, which can neither improve the enthusiasm of school teachers for innovation and entrepreneurship courses, nor hire successful entrepreneurs to guide students in teaching, which has formed a certain obstacle to the construction of innovation and entrepreneurship education curriculum system. The innovation and entrepreneurship curriculum under the background of "New Economy and Management" has put forward higher requirements for the knowledge structure, academic level, social experience, practical ability and teaching methods of the instructors. An excellent innovation and entrepreneurship practice education instructor should first be an excellent maker, but the actual situation of the lack of professional teachers is obviously not satisfied. This restricts the

further optimization of the innovation and entrepreneurship education curriculum system to a certain extent [9].

# **3.3.** The Practice Platform is Not Built Enough and does Not Match the Development Needs of Students

Strong practicality is a significant feature of innovation and entrepreneurship education, and a perfect innovation and entrepreneurship practice teaching platform can better play its due teaching effect. However, in the existing innovation and entrepreneurship education for finance and economics majors, the construction of practical training platforms and practice bases that can be closely integrated with the majors is relatively backward. Some colleges and universities have not built enough innovation and entrepreneurship practice platforms. They have failed to integrate internal and external resources to enable college students' studios, incubators and other practice bases, and have not actively cooperated with enterprises, institutions, government agencies, etc. to build practice platforms. As a result, students have fewer opportunities to practice innovation and entrepreneurship, which can not meet the development needs of students' innovation and entrepreneurship. In addition, although some colleges and universities have set up innovation and entrepreneurship practice platforms such as science and technology industry innovation incubation service centers or training bases, they may lack a scientific operation mechanism, the actual utilization rate is not high, the training platform does not play its due role, and to some extent, it also causes waste of resources. In this case, many students do not have channels to establish close contact with society and enterprises in their innovation and entrepreneurship practice, resulting in a serious disconnect between college students' entrepreneurship practice and the reality of the market, which makes it difficult to accumulate effective entrepreneurial experience and generate strong innovation and entrepreneurship motivation.

#### 3.4. The Evaluation Method of Innovation and Entrepreneurship Courses is not Perfect and the Effectiveness is Insufficient

Scientific evaluation and assessment mechanism is an important basis for measuring the quality of courses. It can effectively detect and regulate the teaching process and students' learning achievements, thus providing some reference for promoting innovation and entrepreneurship education and further improving the quality of courses. For the traditional professional course teaching, most colleges and universities have relatively perfect assessment and evaluation mechanisms, but the assessment of innovation and entrepreneurship education has not yet formed a complete and scientific assessment mechanism. At present, there is still a lot of practice in colleges and universities to directly apply the traditional evaluation and assessment method to the evaluation of innovation and entrepreneurship education courses. This evaluation method may be applicable to professional theoretical courses, but it is relatively flat and not comprehensive for innovation and entrepreneurship courses with a high proportion of practical activities. Due to the lack of scientific and standardized assessment and evaluation mechanism, the evaluation of innovation and entrepreneurship courses in many schools has become formalistic and utilitarian, and may not receive a truly effective evaluation when carrying out innovation and entrepreneurship education courses, which cannot truly reflect the innovation and entrepreneurship teaching effect. In the face of the requirements of the "New Economy and Management" strategy for innovation and entrepreneurship courses, a single, lagging evaluation mechanism obviously cannot meet the needs of talent training. Therefore, colleges and universities need to further strengthen the innovation of the evaluation methods of innovation and entrepreneurship education courses.

### 4. Optimization of Innovation and Entrepreneurship Education Curriculum System for Finance and Economics Majors

In view of the current situation and main problems in the construction of the innovation and entrepreneurship education curriculum system for financial and economic majors, under the guidance of the "New Economy and Management" project construction idea, colleges and universities should fully combine the professional characteristics and social needs to improve the construction of the innovation and entrepreneurship curriculum system for financial and economic majors, from defining the innovation and entrepreneurship education curriculum objectives, strengthening the construction of teachers, expanding the innovation and entrepreneurship practice platform We should improve the evaluation mechanism of innovation and entrepreneurship courses, and further improve its talent training model to improve the quality of talents.

# 4.1. Set Reasonable and Clear Curriculum Objectives of Innovation and Entrepreneurship Education

The curriculum goal is the guide and general outline of the curriculum system, which plays an important role in guiding the design of curriculum content, the selection of teaching methods, and the application of teaching models. Therefore, it is necessary to further clarify the curriculum goal of financial innovation and entrepreneurship education. Curriculum is the key carrier of talent cultivation in colleges and universities. The fundamental goal of innovation and entrepreneurship education curriculum is to cultivate innovation and entrepreneurship talents. In terms of teaching objectives, we should not only pay attention to the learning and training of students' innovative thinking, but also highlight the enlightenment of innovation spirit and the training of entrepreneurial ability. On this basis, we need to further scientifically deconstruct the objectives of innovation and entrepreneurship curriculum around the core quality structure of innovation and entrepreneurship talents, and strive to build a goal structure that is based on innovation and entrepreneurship knowledge, ability centered, quality oriented, and integrates the three, so that students can understand the teaching purpose of innovation and entrepreneurship curriculum more clearly, and promote students to change from passive employment to active innovation and entrepreneurship. Innovation and entrepreneurship education courses for finance and economics majors need to reflect the training objectives of innovative, complex, application-oriented and professional talents, integrate innovation and entrepreneurship education into professional education, set up a mass entrepreneurship education curriculum system where innovation and entrepreneurship courses and professional courses complement each other, according to the characteristics of finance and economics majors, the characteristics of talent training objectives and the number of teaching resources, and closely combine the "New Economy and Management" construction project, Establish a clear, scientific and feasible innovation and entrepreneurship education curriculum goal, and provide the correct direction for establishing and improving the innovation and entrepreneurship education curriculum system.

### 4.2. Strengthen External Introduction and Internal Training, and Establish High-Quality Innovation and Entrepreneurship Teachers

The integrity and innovation of the curriculum system of innovation and entrepreneurship education can not be separated from the training of teachers. To take the road of high-quality development, innovation and entrepreneurship education must first do a good job in the development planning of teachers, and create a high-quality teaching team with high theoretical teaching level and strong practical teaching ability. First of all, we should strengthen the practical ability training of teachers in schools. We can regularly arrange full-time teachers of innovation and entrepreneurship courses to take part-time jobs in local enterprises. Through

school enterprise cooperation and interdisciplinary penetration, we can continuously improve the innovation and entrepreneurship practice ability of full-time teachers; Secondly, we should increase the efforts to introduce industry elites from off campus enterprises to serve as parttime tutors, improve the professionalism of the innovation and entrepreneurship faculty, further strengthen the contact and communication between full-time teachers and off campus part-time tutors, and promote the synergy and complementarity of the faculty; Finally, we should improve the corresponding talent incentive policies, attract more talents to the innovation and entrepreneurship education with preferential policies, actively plan around introducing talents, retaining talents and giving play to the role of talents, encourage teachers of innovation and entrepreneurship courses to constantly study in practice, strengthen teachers' innovation spirit, entrepreneurship awareness and professional knowledge, and improve teachers' teaching and research capabilities, Strive to build a high-quality team of teachers for innovation and entrepreneurship.

#### 4.3. **Optimize and Integrate Relevant Resources and Expand Students' Innovation and Entrepreneurship Practice Platform**

The improvement of students' innovation and entrepreneurship ability cannot be separated from their own practice. Practice is not only the standard to test the improvement of students' innovation and entrepreneurship ability, but also the source to cultivate students' innovation and entrepreneurship ability. At present, many colleges and universities have established innovation and entrepreneurship practice platforms such as Maker Space, Innovation and Entrepreneurship Practice Base, and Incubation Park on campus. However, the experimental and training platform on campus can not really meet the effective development of college students' new entrepreneurship training plan. It is necessary to strengthen school enterprise cooperation, further expand students' innovation and entrepreneurship practice platform, form joint efforts on campus and off campus, and jointly promote innovation and entrepreneurship practice. In the school, support funds should be invested in the existing business incubation park and other platforms, the management system should be standardized and improved, the guidance of business mentors should be strengthened throughout the process, and students should be guided to actively participate in innovation and entrepreneurship attempts; Off campus, we should take advantage of the regional advantages, deepen cooperation with local governments and entrepreneurship parks, integrate resources from all sides, build a diversified practice platform, integrate entrepreneurship parks inside and outside the campus, gather the joint forces of innovation and entrepreneurship talents training, promote the transformation of innovation and entrepreneurship achievements, and provide strong support for college students' innovation and entrepreneurship.

#### **Innovation Assessment Mode and Improvement of Innovation and** 4.4. **Entrepreneurship Evaluation Mechanism**

The evaluation mechanism is the baton of education development, but in the process of innovation and entrepreneurship education construction, curriculum evaluation has always been a major weakness. The formalized and utilitarian evaluation mechanism of most colleges and universities makes it impossible to play a driving role in the quality of innovation and entrepreneurship curriculum construction and innovation and entrepreneurship talent training. In order to promote the training of innovation and entrepreneurship talents in finance and economics, a scientific, reasonable and feasible process evaluation mechanism must be established to promote the high-quality development of innovation and entrepreneurship education. First of all, we should change the orientation of innovation and entrepreneurship curriculum evaluation. Innovation and entrepreneurship education curriculum evaluation should not only focus on utilitarian achievements, but should adhere to the rationalistic orientation of promoting students' development, and take promoting students' innovation

awareness, pioneering spirit, etc. as the main goal; Secondly, promote the participation of multiple subjects in the innovation and entrepreneurship education curriculum evaluation. In addition to the comprehensive consideration of the evaluation of the curriculum content and learning quality by teachers and students, we can organize the active and extensive participation of educational administrators, innovation and entrepreneurship education directors, experts in various disciplines, social entrepreneurs and other stakeholders, and make an objective judgment on the curriculum teaching quality based on the subjective and objective results of each subject, so as to improve the objectivity Fairness and scientificity. Finally, the evaluation methods of innovation and entrepreneurship education courses are diversified. The diversity of the types and forms of innovation and entrepreneurship education courses requires that the design of evaluation forms and methods should be flexible and comprehensive, and different evaluation methods should be selected according to the development forms and characteristics of different courses.

### 5. Conclusion

With the rapid development of information technology, the ability and quality of talent development has become the focus of social attention. Developing innovation and entrepreneurship education is an important way for colleges and universities to cultivate talents. The concept of "New Economy and Management" puts forward higher requirements for innovation and entrepreneurship education of finance and economics majors. How to realize the construction and optimization of the innovation and entrepreneurship education curriculum system for finance and economics majors and cultivate the financial talents required by the times is the key task of reform and innovation for finance and economics majors in colleges and universities in the future. For the optimization of the innovation and entrepreneurship education curriculum system of finance and economics majors, it is necessary to take the "New Economy and Management" strategy as the guide, based on the current situation of the mass entrepreneurship education curriculum system, improve the curriculum objectives, evaluation mechanism and other aspects, vigorously cultivate teachers, further expand the innovation and entrepreneurship practice platform, and build an innovation and entrepreneurship education curriculum system that meets the characteristics of finance and economics majors and the needs of the times.

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