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Thoughts on Labor Education Courses for Finance Majors in Applied Undergraduate Universities under the OBE Concept

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ABSTRACT

Labor education is an important means of cultivating students' comprehensive and balanced development. The Ministry of Education emphasizes the strengthening of labor education for primary, secondary and college students, which reflects that education is not only about imparting knowledge, but also a process of shaping personality and cultivating abilities. Therefore, applied undergraduate colleges and universities as institutions that cultivate applied talents, should place greater emphasis on labor education. The article explores the problems that exist within the implementation of labor education courses for finance majors in applied undergraduate universities, and attempts to seek solutions for improvement based on the development laws of the financial industry.

KEYWORDS

Application-oriented undergraduate universities; Financial major; Labor education courses

1. INTRODUCTION

In September 2018 of the National Education Conference, General Secretary Xi Jinping put forward that students in the new era should be equipped with noble character, intellectual development, physical and mental health, aesthetic and labor abilities. As universities that cultivate applied talents, more effort should be paid to labor education. The spirit of labor, craftsmanship, and model workers should be integrated into specific labor education and professional courses' teaching process, so as to guide students to establish labor consciousness, and participate in labor practice. In addition, the financial industry is based on credit, so finance majors must cultivate their own integrity and law-abiding awareness during the learning process of labor education courses, while improving their professional labor skills and labor literacy [1].

2. PROBLEMS IN THE IMPLEMENTATION OF LABOR EDUCATION COURSES FOR FINANCE MAJORS IN APPLIED UNDERGRADUATE UNIVERSITIES

In the process of launching labor education practice in finance majors of applied undergraduate universities, there are two problems: students and labor education courses. In terms of students, there are mainly problems such as inadequate understanding of labor and lack of correct career outlook among college students. In terms of labor education courses, there are mainly problems including unclear course objectives, incomplete labor content, and imperfect evaluation systems.

2.1. Students Lack Labor Awareness and A Correct Career Outlook

2.1.1. Insufficient understanding of labor

Students from applied undergraduate universities generally come from well-off families and naturally enjoy the fruits of their parents' labor, but lack awareness of the arduous process of labor. Therefore, some students have developed bad habits such as freedom and laxity, weak sense of time and rules, lack of cooperation and dedication in their daily study and life. During the process of participating in internships in financial enterprises, negative phenomena such as low labor efficiency, difficulty in humbly accepting others' suggestions and opinions, and contempt for grassroots labor are more evident.

2.1.2. Lack of a correct career outlook

In the context of digital transformation, the application of financial technology has replaced some traditional skilled workers, and the demand for grassroots positions such as tellers and lobby managers in financial institutions continues to decline. Instead, they are recruiting a large number of research-oriented and professional talents, which has to some extent raised the employment threshold in the financial industry and greatly limited the employment choices of finance graduates from applied undergraduate universities. The "high-end" nature of the financial industry has led to some students having high expectations but low skills, insufficient understanding and judgment of their own abilities, and only wanting to work in the background of financial institutions. They have a resistance towards grassroots labor in marketing and service positions of financial institutions [2].

2.2. The Labor Education Curriculum System for Finance Majors is Incomplete

2.2.1. Unclear course objectives

The prime target of labor education courses for finance major is to enhance students' business abilities, namely financial skills. The starting point of professional labor education courses is to enable students to directly participate in the business of financial enterprises, laying a foundation for future employment in the financial industry. But when designing professional labor education curriculum objectives, it is necessary to reflect the meaning of labor. For example, allowing students to experience the joy of labor, explore a correct concept of labor, discover self-worth in labor, comprehensively improve labor ability, strengthen physical and mental qualities, and enhance teamwork awareness.

2.2.2. Incomplete labor content

On the one hand, financial enterprises are profit-making institutions that involve a large amount of funds and customer information. Therefore, some core positions in financial enterprises cannot arrange for students to experience labor, and the labor tasks that can be assigned to students are also very limited; On the other hand, the financial industry is beginning to promote digital transformation, which requires a large number of composite talents with data and technology backgrounds. These positions cannot be assigned to finance majors from applied undergraduate universities for internships, resulting in repetitive and incomplete labor content for students.

On campus, the financial training teaching software cannot be updated without delay, leading to a significant deviation between student training content and frontline work in financial enterprises.

2.2.3. Imperfect evaluation system

The current evaluation system for labor courses of finance majors in applied undergraduate universities mainly uses quantitative data such as task completion and attendance rate as measurement standards to score students. Although quantitative results can intuitively assess students' performance during labor, they may overlook the sweat and effort of students who fail to transform into visual results during the labor process, which undermines their enthusiasm for labor and leads to negative emotions. At the same time, the current evaluation system adopts a unified evaluation standard for assessment, ignoring the dynamic progress of individual students and failing to provide targeted evaluation for each student [3].

3. STRATEGIES FOR IMPROVING LABOR EDUCATION COURSES OF FINANCE MAJORS BASED ON OBE EDUCATION CONCEPT

3.1. Strengthen Students' Moral Education, Establish A Correct Professional Outlook

Strengthening students' moral education is not only the task of teachers responsible for ideological and political courses, but teachers responsible for professional courses should also implement curriculum moral education, infiltrate labor education in the teaching process in order to help students shape correct employment and career views. In the learning process of finance courses, teachers should incorporate a large number of cases of outstanding grassroots workers in the finance industry, lead students to interpret the basic work attitude of honesty and law-abiding, help students establish correct employment and professional views, cultivate professional ethics, and lay a foundation for students to step into the job market and become qualified financial professionals after graduation.

3.2. Establish a Sound and Complete Labor Education Curriculum System

3.2.1. Clarify the objectives of labor education courses for finance majors in application-oriented undergraduate universities

In applied undergraduate universities, the objectives of labor education courses for finance majors should be consistent with the talents training objectives of the school level. Therefore, the objectives of labor education courses for finance majors should include: firstly, establishing correct labor concepts. Secondly, mastering financial professional knowledge, learning by doing, and doing by learning. Thirdly, enhancing financial skills and improving business proficiency. Fourthly, based on professional characteristics, enhancing the sense of professional honor and responsibility.

3.2.2. Expand the implementation forms of labor courses in finance majors

The implementation of labor courses in finance should fully utilize industry resources, campus resources, and other social resources. For example, organize students to attend various financial skills competitions organized by industry associations, using competitions as a substitute for practice to enhance students' professional skills; establish a financial simulation laboratory on campus, allowing students to simulate various businesses and processes of financial enterprises in the simulation laboratory. In the meantime, fully utilize social resources to link financial labor with volunteer service, such as organizing students to conduct financial anti-fraud propaganda in the community, and popularizing financial knowledge for the elderly in nursing homes. It can not only consolidate students' financial knowledge learned in school, but also serve as a way for college students to serve society, reflecting the social value of financial professional labor.

The labor process of financial professional courses should not be fully guided by teachers. The concept of cooperative learning in OBE teaching should be introduced, with students at the center, learning from each other, and improving each other. Students should be the leaders of financial professional labor courses, and teachers should be responsible for assisting and coaching them to help students complete the course and achieve predetermined learning outcomes.

In addition, the training content of the "1+X certificate" will be added to professional labor education courses. Through professional labor, the training content of the X certificate will be supplemented, strengthened, and expanded to help students obtain relevant vocational skills certificates such as banking, securities, and fund qualifications, and improve their employment strength.

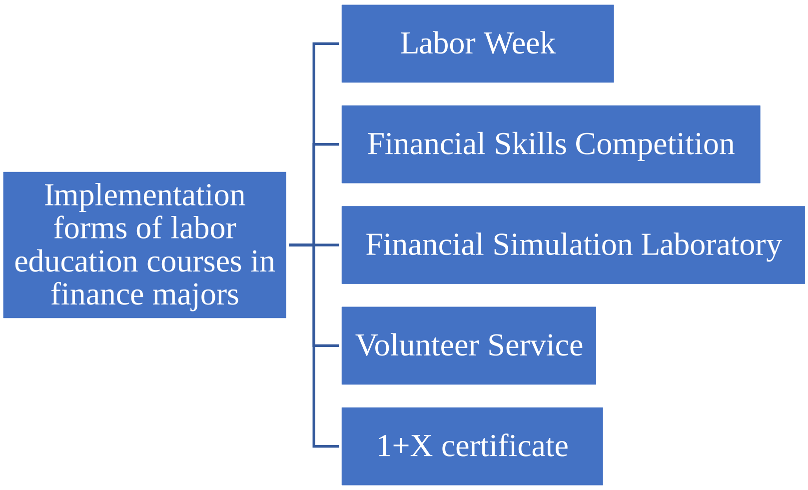

Figure 1. Implementation Forms of Labor Education Courses in Finance Majors

3.2.3. Improve the evaluation system for labor education courses in finance majors

The labor course of finance major belongs to the category of labor education, and students' performance in the labor course of finance major can reflect their moral education quality. Therefore, after completing professional labor courses, students who have performed outstandingly in the labor process should be commended, and their "moral education points" should be increased. They should be given extra points and priority consideration in school selection such as joining the Communist Youth League and the Communist Party, and receiving awards and honors.

In addition, the labor education curriculum system for finance majors should also establish a personalized evaluation system, such as establishing personal growth records during the implementation of labor courses in finance majors, and giving extra points to students who grow rapidly [4].

4. SUMMARY

In summary, application-oriented undergraduate colleges and universities should not be afraid of difficulties. Conversely, they should constantly explore, put students at the center, strive to explore social resources, continuously adjust the curriculum system for labor education of finance majors, enrich the course content of labor education in finance majors, deepen the achievements of professional labor education, and lay a solid foundation for serving society for finance majors in application-oriented undergraduate colleges and universities.

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