Training Model of New Business Talents in Secondary Vocational Finance and Commerce Major

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Abstract

At present, the learning quality of students majoring in finance and commerce in secondary vocational schools needs improving, while the applied, compound, technical and innovative students are more and more favored by industries and enterprises, so it is urgent to change the training mode of financial and trade talents in secondary vocational schools. This thesis is based on clarifying the connotation, goal and orientation of the new business personnel training model, to build a new business talent training model with students, secondary vocational schools, enterprises and colleges as the core and government, industry organization and society as the important support. The structure of core and support are analyzed, and also the structure of the ability and quality even the new business talents are clarified in this thesis. Moreover, the thesis also clarifies the role of curriculum, classroom and safeguard and the relationship among them. In this paper, to improve the training quality of finance and secondary vocational schools and also to accelerate the modernization of vocational and technical education by constructing the training mode of new business talents in secondary vocational finance and of secondary vocational schools was hoped.

Keywords

New Business; Finance and Commerce; Multidisciplinary Integration; Talent Training Model.

1. Introduction

In 2019, the State Council issued the "Implementation Plan of National Vocational Education Reform", requiring "place vocational education in a more prominent position in education reform and innovation and economic and social development. Firmly establish new development concepts, serve the needs of building a modern economic system and achieving higher quality and fuller employment, and match the technological development trend and market demand." "provide high-quality human resources for promoting economic and social development and improving national competitiveness." In the same year, the "China Education Modernization 2035" issued by the Central Committee of the Communist Party of China and the State Council pointed out: "Guide higher education and vocational schools to adjust the discipline and professional structure in a timely manner. Strengthen the training of innovative talents, especially top innovative talents, and increase the training proportion of applied, compound and technical-skill talents."

In the course of the development of vocational and technical education in China, some foreign educational methods have exerted a positive influence on the development of vocational and technical education in China, such as modern apprenticeship in Germany [1], apprenticeship in the UK [2], and career and technical education in the United States [3], etc. At the same time,
with the development of vocational and technical education and industry and enterprises becoming closer and closer, and the emergence of new economies and new business models, China has promoted the integration of industry and education [4], modern apprenticeship [5] [6], engineering Combining [7] [8], "order-based" [9] [10] and other talent training models at the national level, and has trained a large number of talents from all walks of life to meet and serve the development of national and regional industries and economies.

In 2018, the number of students enrolling in secondary vocational and technical education in China reached 15.5526 million, accounting for 39.53% of the total number of students enrolling in high school education [11]. Finance and commerce students widely serve the primary, secondary and tertiary industries. However, with the advent of the era of the "Internet +", big data and intelligent, and the emergence of new economy and new business, the financial and commercial students trained by secondary vocational schools can no longer meet the needs of social development. Application-oriented, high-quality, and compound technical talents are favored by more and more industry enterprises. Therefore, it is an urgent need to adjust the training of financial and commercial talents in secondary vocational schools for meeting the challenges brought about by social, economic and technological development.

The major of vocational finance and commerce is an important part of vocational and technical education. However, at present, there are some defects in the talent training standards, talent training process, integration of production and education, school-enterprise cooperation and other aspects of the financial and commercial major in secondary vocational schools, as well as heavy disciplines and professional barriers. These factors restrict the training of secondary vocational financial and commercial professionals and resulting in the business talents it cultivates being difficult to meet the needs of new business and new economic development. The students majoring in finance and commerce in secondary vocational schools have some problems, such as imperfect complex knowledge structure, weak extension of knowledge and skills, and poor the professional quality and practical skills. Therefore, it is urgent to take the training of new business talents as an opportunity for reform, take the training the high-quality new business talents as the goal, break down the barriers of disciplines and specialties, deepen the integration of industry and education, school-enterprise cooperation, break the boundaries of the industries, and establish a community of destiny among schools, enterprises, students, politics, practices and society, so as to improve the quality of secondary vocational education and the training of students majoring in finance and commerce.

2. The Connotation and Framework of The New Business Talent Training Model

2.1. The Connotation of The New Business Talent Training Model

New business is a part of "new liberal arts" in a broad sense [12]. New business refers to "take the global new scientific and technological revolution, the new economic development, and the entry of socialism with Chinese characteristics into a new era as the background, carry forward the past and open up the future, cross and integration, coordination and sharing as the main ways, promote the cross and deep integration of multiple disciplines, promote the renewal and upgrading of the traditional business, change from subject-oriented to demand-oriented, turn from professional segmentation to cross-integration, and turn from adapting services to supporting and leading" [13]. The emergence of the new business has prompted vocational colleges to re-understand the basic concepts, target positioning, organizational form, and curriculum system of business talent training, and then gives new contents and new goals to the training of new business professionals [14]. The new business talent training model is "demand-oriented, based on the principle of “multi-partner cooperation, mutual benefit and win-win”, the establishment of a long-term mechanism for multi-partner collaborative
education, on the basis of traditional business, in-deep cross integration between business and other disciplines, continuous updating of teaching content, innovating teaching organization forms, reforming teaching models, and linking up the road to higher education, so as to achieve cross-disciplinary and cross-professional integration training and the promotion of academic qualifications."

Compared with the traditional business, the "new" of the new business is mainly reflected in:

(1) The integrated development of the new technological revolution and the business. The "Internet + finance", and "Internet + marketing" produced by the technological revolution have accelerated the transformation of business models, promoted the integration of technology and business, and changed the external manifestation of business; (2) the internal requirements of the cross-integration of disciplines and the development of business. Entering the new century, the relationship between business and economy and technology is getting closer and closer. "Business +" is not a simple reorganization of disciplines and the intersection of arts and sciences proposed by the Hiram College of the United States, but to achieve deep cross integration between disciplines; (3) the sinicization of business. The basic concept of business comes from western developed countries, but China’s economics, management and other business majors and talent training must hold more Chinese characteristics; (4) economic globalization and business internationalization. Economic globalization and technological revolution are accelerating the transformation of industrial work patterns. Business has begun to possess international characteristics and integrate with the world economy [15].

2.2. The Structural Model of The New Business Model

The cross integration of multiple disciplines in the new business is not only the integration of various disciplines and majors, but also the cross-border integration of various resources. It is a deeper manifestation of the integration of industry and education, and school-enterprise cooperation. The cultivation of new business talents must be supported by enterprises, universities, government, industry and society, so that students can not only learn theoretical knowledge and professional skills knowledge, but also apply what they have learned, test and integrate various knowledge in practice, and rely on the platform built by all parties to improve students' comprehensive ability and academic qualifications. Figure 1 shows the structure model of new business talent training in secondary vocational schools.

![Figure 1. New Business Talent Training Structure Model](image)

From the perspective of multi-partner collaboration [16], the structure of the new business talent training model for the financial and commercial professions of secondary vocational schools can be divided into a core structure and a supporting structure. The core structure includes schools, students, and enterprises, and the supporting structure includes relevant government departments, industry organizations and society. The core structure is the main
body of new business talent training in secondary vocational schools. It takes the cultivation of students’ interdisciplinary knowledge and abilities as the starting point, and at the same time deepens school-enterprise cooperation, and it is a way to enter a higher school between the secondary vocational schools and higher vocational colleges, and applied undergraduate colleges or between the secondary vocational schools and applied undergraduate colleges. The supporting structure part closely surrounds the core structure, providing various services such as supports and assistance management for the core structure, and escorting the training process of new business talents.

From the perspective of "skills integration + academic qualification improvement" [17], new business talents in secondary vocational schools must not only possess professional business knowledge, skills and qualities, but also integrate other subject knowledge, such as law and humanities knowledge, supplemented by certain technologies, thus forming a high-quality new business talent base. The joint training of new business talents by secondary vocational schools and higher vocational colleges and applied undergraduate colleges is not only a trend to meet the needs of new business talents, but also can better guide the integration of secondary vocational courses, teacher ratios, and teaching plans. Make scientific and reasonable arrangements for teaching practice. Moreover, it can improve the training efficiency of subsequent higher vocational colleges and applied undergraduate colleges for entering students and avoid duplication of courses, teachers and practical links. "Skills integration + academic qualification improvement" not only requires industry organizations and relevant government departments to broaden the skills integration platform and the path to academic improvement, but also coordinates all parties to improve the coupling degree of "skills integration + academic improvement", so as to gain society support and recognition.

From the perspective of responsibility [18], the modern development of vocational education helps to improve residents’ comprehensive literacy and narrow the regional differences [19]. New business vocational education is an important part of vocational education. New business vocational education should not only promote the development of individuals, but also promote social development in the process of promoting individual development, especially to help poor areas get rid of poverty and become rich and improve the quality of the people. When the enterprises were established, they were given responsibilities and obligations including contributing to the development of society and vocational education, of which state-own, large, and medium-sized enterprises were given more accordingly. As a non-governmental, non-profit social group, industry organizations are spokespersons and defenders of the interests of industry members, as well as communicators and coordinators between industry members and the government. Meanwhile, they help industry members effectively overcome the weaknesses and irrationality caused by their personal game.

3. Construction of New Business Talent Training Model for Secondary Vocational Finance and Commerce Majors

3.1. The Training Target of New Business Talents in Secondary Vocational Finance and Commerce

The training goals of setting the new business should consider the following points: (1) Due to economic globalization and high-quality development, as well as industrial transformation and upgrading, the demand for high-quality, composite technology-based and innovative talents is increasingly strong; (2) franco-business integration. The "birth, aging, sickness, and death" of enterprises are all under the framework of laws and regulations. Complying with business rules and regulations and applying them are qualities and abilities that practitioners must possess; (3) "Internet +" makes work more and more intelligent, and the changes in work patterns put forward higher requirements for the technical skills of personnel; (4) humanistic background.
The humanistic background of new business talents is not only one of the conditions that companies consider when recruiting, but also the requirement for all-round development of people. In general, new business talents in the finance and commerce major of secondary vocational are demand-oriented, and their training goals can be summarized as follows: adhere to the virtues of fostering people, cultivate in line with current and future social and economic development, and have "business-oriented, legal-business integration, technical support, humanistic background", high-quality laborers and composite technical skills talents with innovative entrepreneurial spirit and good professional ability, and comprehensive development in morality, intelligence, physical beauty and beauty [20].

3.2. Positioning of New Business Talents in Secondary Vocational Finance and Commerce

Most secondary vocational schools locate their schools in regional services and engage in certain industries or positions. Therefore, most of the traditional business talents in secondary vocational schools have limited scope of activities and serve small and medium-sized enterprises or individual businesses with traditional business models. New business talents are not limited to limited regional services, but also serve outside the province and even other international fields. In recent years, the demand for junior staff in the financial and commercial professions, especially in the accounting industry, is excessive in most provinces, but the demand for compound, mid- and senior-level talents is in short supply. The compound type mainly means that new business talents have knowledge, skills and related disciplines related to financial and commercial work, such as economics, taxation, law, finance, marketing, management, humanities, and they are familiar with the operation of modern equipment [21]. Intermediate and senior talents are mainly identified by obtaining relevant certificates in a certain professional field. New business talents in secondary vocational schools also need to improve their comprehensive knowledge and capabilities to obtain relevant certificates. The new business talents of secondary vocational schools can accelerate the compound speed of comprehensive ability, shorten the time limit to become intermediate and senior talents, expand the future development path, and increase their own gold content and development potential. There are also many vocational college students in the innovation and entrepreneurship team, but existing data shows that the participation of secondary vocational students in innovation and entrepreneurship is low. One of the reasons is that innovation and entrepreneurship education in secondary vocational schools has not been paid attention to. Therefore, the new business talents of secondary vocational schools are positioned to cultivate high-quality compound talents and innovative entrepreneurs, while laying a solid foundation for the promotion of academic qualifications and becoming middle and senior talents.

3.3. The Framework Model of New Business Talents Training in Secondary Vocational Finance and Commerce

With the development of "Internet +" and the new economy, the barriers between industries have been gradually broken, and all walks of life have merged and developed in a large environment. The development of new business is inseparable from the participation of students, enterprises, universities, industry organizations, and relevant government units. Furthermore, it need to mobilize resources from all parties and build a multi-partner collaboration, "skills integration + academic qualification improvement" and each responsible secondary financial business new business. The talent training model (Figure 2) promotes the training of new business talents.
4. Analysis of the Structure and Elements of the New Business Talent Training Model for the Finance and Commerce Major of Secondary Vocational Schools

4.1. Analysis of the Structure of the New Business Training Model for the Financial and Trade Majors of Secondary Vocational Schools

The school in the core structure not only refers to the secondary vocational school itself, but also includes higher vocational colleges and applied undergraduate colleges. Secondary vocational schools are the foothold of multi-partner collaboration and the link between secondary vocational students and enterprises and universities. Secondary vocational schools should give full play to the advantages of their own financial and commercial professional group, teaching and management teams, integrate secondary vocational courses, and improve the content and methods of comprehensive assessment. The joining of higher vocational colleges and applied undergraduate colleges has injected a strong impetus into the development of secondary vocational schools, students, and enterprises. It can not only realize the mutual sharing of high-end talents from multiple parties, but also help improve the integration between vocational and college courses, enrich teaching content, optimize teaching plans, provide technology for enterprise development, and enrich social influence; enterprises are divided into state-owned and private enterprises according to their nature, and enterprise also can be divided into large, medium and small according to operating income. It has become a trend for enterprises to participate in the development of vocational education. The in-depth integration of secondary vocational schools and enterprises, especially state-owned enterprises and large enterprises, will promote school-enterprise cooperation and the integration of production and education. Secondary vocational schools invite enterprises to participate in management, talent training programs, curriculum settings, teacher ratios, and assessments, so that enterprises can understand the real situation of secondary vocational
schools and students. Students participate in the whole process of procurement, production, management, sales, after-sales, and budgeting processes of the enterprise, and cultivate the knowledge, ability and quality of secondary vocational students in various practical tasks in an all-round way. Enterprises can both obtain tangible and intangible benefits from vocational education, and can better reflect the social responsibility that enterprises should bear as a member of society. Therefore, responsibilities and benefits form a loop.

The "trinity" of knowledge, skills and quality displayed by new business talents in secondary vocational schools is the most direct manifestation of the entire new business talent training model. "Internet +" and the intelligentization of society have changed the work mode of technical talents [22]. New business talents serving enterprises are based on business knowledge. The compliant use of business knowledge and technology, the survival of enterprises and the stable development of economic business are inseparable from legal norms. The importance of business knowledge has long been emphasized in the training of legal professionals. The communication between people and the overall development of people are inseparable from humanistic knowledge. New business talents must have a certain degree of art appraisal, the ability to appreciate beauty, a certain degree of humanistic care, and a rich spiritual life. At the same time, on the way to expand humanistic knowledge, the humanistic culture of different regions and different countries are better understood and accepted. In summary, new business talents should have a knowledge structure of "business as the mainstay, legal and business integration, technical support, and humanistic heritage". Each kind of knowledge structure plays a different role in the development of people, and they are integrated with each other to jointly promote the all-round development of new business talents and lay the knowledge foundation of the compound technical skills talents.

New business talents must have comprehensive professional ability, transfer ability, innovation and creativity ability, and lifelong learning ability. The "Internet +" intelligent era brought about the "machine substitution" [24] and the gradual blurring of job role boundaries, and it required workers to have comprehensive professional abilities in addition to professional and technical capabilities; cross-border development of enterprises is becoming more and more frequent, and cross-job and cross-professional work roles will increase day by day. In addition to professional technical skills, workers must also have broad multidisciplinary knowledge and skills to achieve "one specialization and multiple skills"; digital technology makes capital no longer scarce resources, but the ability of artistic expression, flexible thinking, and innovative conceptual design is an important and necessary ability for future technical skills talents; how to adapt to social development and dynamic changes in the professional field in a changing environment, learn efficiently and quickly, and obtain the knowledge and skills needed for vocational development is the survival ability of vocational college students, which requires individuals to continuously receive education and learning, update knowledge in time, and be good at sharing and cross-industry integration [25].

Quality is a comprehensive body including knowledge and abilities. It mainly reflects the overall level of individual development, and the fundamental purpose of educational activities is to improve people's various qualities [26]. New business talents should have the qualities of ideological and moral, academic level, physical and mental health, practical innovation, humanities and lifelong learning [27]. Ideological quality is a manifestation of an individual’s ability to advance with the times and even advanced ideas. Zhang Jian and Huang Yanpei both proposed to strengthen professional ethics education on the road of developing Chinese vocational education, and the primary goal of professional ethics education is to cultivate professional ethics [28]; academic level including knowledge level and practical ability level is the concentrated expression of comprehensive knowledge and comprehensive ability of new business students in secondary vocational schools; physical and mental health is the foundation of everything, but according to surveys in some places, companies have the lowest satisfaction
with the psychological quality of secondary vocational students, and their practical and innovative ability is also lower [29]. It is particularly important to improve the psychological quality and practical innovation ability of new business students in secondary vocational schools; the lack of humanistic quality and the loss of humanistic spirit not only lead to the instrumentalization of new business talents in secondary vocational schools, but also may lead to "disability" in personality and low personality realm. Lifelong learning quality is a series of comprehensive qualities that maintain an individual’s lifelong learning and ensure that the learning process, methods, and results are effective [30].

The supporting structure includes relevant government departments, industry organizations and society, of which government departments mainly include education administrative departments and human resources and social security departments (bureaus). The advancement and employment of new business students in secondary vocational schools are inseparable from the support of the three support structures. The administrative department of education mainly promotes the integrated development of secondary vocational finance and commerce majors from the aspects of popularization, planning and development, policy formulation, capital investment and resource coordination, and at the same time promotes the development of secondary vocational education; through big data and labor market research, the competent department of the Ministry of Human Resources and Social Security (bureau), timely understands the market’s requirements for the number and quality of students majoring in finance and commerce in secondary vocational schools, and understands the dynamic changes in human resources market’s demand for talents. At the same time, it shares this information with secondary vocational schools to improve the vocational and new business courses cultivate students’ pertinence and diversity, and provides support for the survival and development of innovation and entrepreneurship for students majoring in finance and commerce in secondary vocational schools in the form of bottom-up; industry organizations mainly coordinate the breadth and depth of enterprises’ participation in the integration of industry and education, as well as the game between enterprises and governments and build more different types of platforms to help the development of new business talents; the society is the soil for the development and survival of the new business of secondary vocational schools, and the nutrient (high-quality source of students) provided by the society encourages and promotes the development of new business talents of secondary vocational schools.

4.2. Analysis of the Elements of the New Business Talent Training Model for the Finance and Commerce Major of Secondary Vocational Schools

Course elements. The core of education reform is curriculum reform. Curriculum is an important carrier to realize talent training and is related to the realization of talent training goals. The establishment and integration of basic theoretical courses should start from the connotation of the new business, provide students majoring in finance and commerce with a multi-disciplinary and multi-professional theoretical foundation, and lay a good inter-professional foundation; compound training courses are an important part of the new business curriculum. In order to cultivate the compound ability of new business students and achieve "multiple skills without overwhelming"; the fundamental purpose of educational activities is to improve the quality of people. The quality training course is composed of basic courses and extended courses. The basic courses are mainly composed of music and art courses, such as painting, calligraphy, crafts, and poetry. Expansion courses are set up to improve the quality structure of students and their different personality characteristics, such as tourism literature, animation art, art design, paper-cutting and batik courses; knowledge and thinking are inherently consistent [31]. The former will become obsolete sooner or later, and the latter has eternal vitality [32]. Integrating thinking training into various courses, the improvement of thinking will give a good explanation and supplement to the original vague and vague problems,
and even help to deal with and explain the new round of difficult problems [33]; practical-skills class is an indispensable part of the training of new business talents and an important step to test and improve students' comprehensive knowledge and technical skills and qualities. The internship training platform should give students more independent choices and personalized training. The basic theory courses focus on enabling students to acquire complex knowledge, learn to learn, and cultivate their basic scientific and cultural literacy, professional awareness, ideological and moral awareness, team awareness, family and country feelings, critical thinking, entrepreneurial awareness, interdisciplinary thinking, and data thinking. It lays a solid foundation for the formation of students' professional ability, the improvement of comprehensive quality and the sustainable development [34]; compound training courses focus on training students' professional ability, statistics and data awareness, critical thinking, interdisciplinary thinking, innovation and entrepreneurship, adaptability to changes in working modes, leadership, complex problem-solving ability, and unstructured problem-solving ability, etc. [35]; quality training courses focus on cultivating secondary vocational students' humanistic qualities, professional qualities, ideological and moral qualities, physical and mental qualities, and innovative qualities, and lifelong learning qualities [36]; user thinking, cross-border thinking, fusion thinking, social thinking, iterative thinking, platform thinking, big data thinking, and critical thinking possessed by new business talents are very important [37]; the implementation of the work-study combination in practice and the realization of "integration of teaching and doing" is conducive to strengthening students' practical ability and promoting the integration of knowledge, skills and qualities.

New classroom. The combination of "Internet +" and vocational education is the inherent requirement of their respective development. As a new type of teaching space, the new classroom mainly refers to the new layout of the normal space of the classroom environment. In the digital environment design composed of software and hardware inside and outside the classroom more attention is paid to living, humanization, and the modeling and color of the classroom is also more diversified and personalized [38]. Create a "dual-teacher classroom" [39] to meet the individualized learning and individualized learning of students, promote education equity and improve the quality of education [40]. For teachers, the combination of "human and machine" in the new classroom, the online teaching content should conform to the teaching rules, improve the efficiency of education for entering higher education, and meet the needs of enterprises; moreover, they need to use technical means to mobilize students' learning enthusiasm and reduce the burden on teachers; abundant and diverse curriculum resources complement teachers' teaching and effectively help classroom teaching and practical training. For students, online learning is not equal to the simple repetition of offline learning on the Internet, and does not increase the burden of learning; learning content should be conducive to multi-disciplinary cross-learning and improve practical operational skills. It not only help students "learn points real ability and find a good job", but also smooth the road to higher education [41].

Guarantee elements. (1) Guarantee of human resources. The team of teachers and the high-quality students provided by cities and rural areas are the most important human resources guarantee for the normal operation of the new business. The quality of the teacher team is related to the quality of student training and the achievement of teaching goals. The teacher team provides high-quality teachers through the mutual cooperation of secondary vocational schools, cooperative enterprises, universities, industry organizations and government departments. On the one hand, there are already teachers (masters) to form a teaching team. The teacher database can be established according to the nature of the course, and the detailed information of each full-time teacher, part-time teacher and master can be specified in the teacher database. On the other hand, high-quality part-time teachers (masters) are hired through various platforms. High-quality part-time teachers (masters) not only understand the
status quo of the industry and profession and the gap between theory and practice, but also timely understand the frontier development trends of the profession. The actual experience and experience of part-time teachers are more helpful to students' learning. Part-time teachers (masters) and school teachers complement each other's advantages in teaching, and help school teachers improve their quality. The source of high-quality students is like a clever woman's rice. By guiding the society to send a large number of students into the new business study, students have achieved success. The effect is remarkable. It can not only continuously guide the society to deliver high-quality students, but also ensure the sustainable development of the new business model. (2) Guarantee of financial resources. Fund guarantee is one of the sources of power to maintain the normal operation of education. First of all, the central government will increase its investment in new business education in secondary vocational schools, increase the utilization rate of funds, strengthen the supervision of funds, and make special funds dedicated. For regions where education investment is difficult to meet the needs of talent training, regional support will be implemented to meet the funds required by each region in terms of teacher quality and increase, teaching material research and development, scientific research, teaching facilities and equipment improvement. The second is to strengthen local education funding. The third is to actively introduce social capital to develop vocational education. (3) Guarantee of facility conditions. The facilities for training new business talents include hardware facilities and software facilities. In the teaching hardware facilities, the creation of classroom hardware facilities and environment, the guarantee of tools and teaching venues in the training classroom, the construction of simulation labs, and the high conditions of student dormitories are of great help to improve students' learning efficiency and interest. The construction of training bases and innovation and entrepreneurship parks, and the existence of libraries for cultivating humanistic qualities and arts, such as books and literature and art materials, facilitates the school to form a practical atmosphere, entrepreneurial atmosphere and campus cultural heritage. The availability of these teaching hardware facilities is the basis for normal teaching. In terms of software facilities, we must first choose high-quality online teaching platforms, such as "Qinghua Vocational Education", China University MOOC (MOOC), Tencent Classroom and other teaching platforms. A high-quality online teaching platform can not only improve the learning interests of teachers and students, but also ensure the quality of teaching. The second is to ensure the richness of online teaching resources. Teachers can choose the best network teaching resources to educate students in classroom teaching. Abundant online teaching resources are conducive to students' independent supplementary learning in their spare time, choose their favorite learning direction, and cultivate hobbies and expertise. (4) Policy guarantee. The design of policies and systems is the primary policy guarantee. The support of relevant government departments for the new business, on the one hand, can unblock and connect the relevant government departments, provide various assistance for the training of new business talents, strengthen the support for the new business, and smooth the road to further education, employment and entrepreneurship. On the other hand, various departments have taken joint action to strengthen the supervision of the effect and process of talent training, and ensure the rational use of various funds; with the support of government policies, secondary vocational schools will cooperate with various management departments at all levels of the school. The talent training model is implemented, the implementation of the new business course is refined, and the use of teachers, teaching content, venues, teaching methods, and the use of special funds are coordinated.

5. Conclusion

On the basis of clarifying the connotation of the new business talent training model, this article points out the "newness" of the new business, and discusses the new business talent training
structure model of secondary vocational schools from the three perspectives of multi-partner coordination, "skills integration + education improvement" and responsibility. By clarifying the training goals and talent positioning of new business talents in secondary vocational finance and commerce, a model framework for cultivating new business talents in secondary vocational finance and commerce has been constructed, including a core structure composed of student sources, secondary vocational schools, higher vocational colleges, and applied undergraduate colleges, so as to ensure the high quality of training new business talents; with the support structure composed of relevant government departments, industry organizations and society, various favorable conditions are provided for the training of new business talents. At the same time, this work analyzes the knowledge structure, skill structure, quality structure that the new business talents of secondary vocational schools should have, and the respective functions and roles of the curriculum elements, new classrooms, and security elements in the model. Furthermore, this work can help the employment of secondary vocational financial and commercial talents to "low-end", promote them to become modern "professionals", and promote the modern development of vocational education.

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