The Current Situation and Problems Analysis of New Finance Talent Training in Private Universities in Guangdong Province

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Abstract: In November 2020, the Ministry of Education in China proposed the advocacy and several requirements for advancing the development of new humanities. New finance construction is an important part of the development of new humanities. It is urgent to construct a new higher education and talent training model for the finance and economics discipline that is suitable for the new era. As a province with a large scale of private education, Guangdong Province has certain typical and representative characteristics of private education. This article analyses the current situation of the cultivation of new financial talents in private universities in Guangdong Province, analyses the difficulties encountered, and analyses the reasons. It is found that there are serious problems in the cultivation of new finance talents in private universities in Guangdong Province, such as professional homogenization, lack of teaching staff, and relying on traditional cultivation methods. Then, Ministry of education build a new development model from the perspectives of professional differentiation construction, recruiting innovative new finance course teachers, and breaking through barriers to humanities and science to achieve disciplinary integration, providing ideas and experience for the cultivation of financial and economic talents in private universities.

1. Introduction

In November 2020, the Ministry of Education published Declaration on the Construction of New Liberal Arts and Social Sciences. The declaration points out that the necessity and urgency of building new humanities have become a consensus in the industry, and all parties should conduct in-depth discussions and actively promote the construction of a high-level new humanities talent training system with Chinese characteristics. As an important branch of the new liberal arts construction, the importance of the construction of new finance and economics is self-evident. However, due to the lack of experience in running new disciplines and the need for new teaching staff that meet the requirements of new finance talent cultivation, domestic new finance talent cultivation generally faces challenges, such as severe professional homogenization and a shortage
of teaching staff. Private universities, which account for about 25% of the total number of higher education in the country face difficulties in interdisciplinary integration, path, dependence on traditional training methods, and difficulty in finding their own positioning in the cultivation of new financial talents. In this context, this article conducts an in-depth analysis of the current situation of new finance talent cultivation in Guangdong Province, a major province of private education, in order to further explore the difficulties faced by the new finance talent cultivation in private universities and how to break through them. It provides constructive implementation suggestions for the new finance talent cultivation in private universities in China.

The reform of higher education has always been a hot topic. With the development of new technology and teaching tools, the education reform has also been selected as a research topic by many scholars. J Lei, OY Hock, AM Karim (2021) studied the Entrepreneurship education and talent training mode in new economic era. [1] Yang J, Li Y (2021) studied the talent training mode of economics major in new context. [2] Both emphasize the importance of integration of education with production, higher education is to deliver qualified talents to society and take part in actual production. The design of education and talents training can even influence the development of regional economic. Education can be incentive to drive the regional economy (Ren S, 2021) [3].

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The emergence of new technologies has also put forward new requirements for higher education and provided new possibilities and directions for reform. With the application of information technology, the digital economy developed fast and become an important part of foundations of education and economy. It is difficult to predict the skills required by enterprise and society, higher education talent training mode should focus more on cultivating innovative talents (Chen CH,2022) [4]. Meanwhile, according to the study in Korea, the development of artificial intelligence and big data provide new study methods and enable the exploration of new teaching and learning tools to improve study effectiveness. (Kim H W, Lee J S, 2021) [5]. B Yang, Y Nie, B Zhou (2021) expressed similar point, their study combined with the health care tourism industry showed that it is effective to use "Internet plus" development strategy to identify the key factors of market talent training [6]. S Li, JN Wang (2021) also mentioned the application of "Internet plus" in cultivating talents in universities, but the field they focusing is Cross-border E-commerce [7]. In the researches above, the specific path for teaching reform is to integrate new technological means, in order to empower existing teaching plans, enrich courses, and enhance students' training in new technology skills, in order to better adapt to the needs of enterprises.

In addition to learning new technology and using technological means for teaching, other ways of exploring curriculum reform include comprehensive disciplines and curriculum reform. Liu D(2021) propose using multi-disciplinary integration as a new means to innovate higher education, combining management with engineering disciplines, in order to cultivate talents with comprehensive and systematic knowledge. Another approach is the "1+X" training program, which increases the number of certificates based on the knowledge learned in this major, in order to effectively improve students' operational abilities. Certificates are usually linked to the needs of the enterprise, allowing the enterprise to have an objective measurement of talent capabilities [8]. At the same time, college students also have specific directions for effort and learning (J Ling, D Chen, 2021) [9]. As to the settings of curriculum, L Wang, Z Fei (2018) believes that the new finance curriculums should be match with socialist core values, since finance is an important pillar of state governance [10]. To ensuring talent training quality, establishing the valuation objectives and building up third-party evaluation system can be effective (Ying-Zhong Z, 2012) [11]. There has always been a lot of research on the exploration of teaching reform issues. However, there is still room for improvement in the curriculum and talent development system.
2. Analysis of Existing Circumstances

(1) The total number of private universities in Guangdong Province is steadily increasing.

In the past 5 years, the total number of private universities in Guangdong Province has generally stabilized, with a slight increase year by year. According to the "National List of Higher Education Institutions" released by the Ministry of Education over the years and the latest data from the Guangdong Provincial Department of Education, there were a total of 53 private universities in Guangdong Province in 2023, an increase of 2 or 3.9% compared to 2019, showing a slight upward trend. In 2023, the total number of higher education institutions in the province was 176, with private universities accounting for 30.11%. This data has remained generally stable over the past five years. This indicates that the development of private higher education in Guangdong Province has a solid foundation and is an indispensable and important component of the development of higher education in the region.

From a geographical distribution perspective, private higher education resources in Guangdong Province are mainly concentrated in the provincial capital, Guangzhou and radiate to other prefecture-level cities. Taking 2023 data as an example, among the 53 private higher education institutions in Guangdong Province, 30 are located in Guangzhou, accounting for 56.6% of the province's private universities and 17.05% of the province's higher education institutions. The remaining private universities are scattered in Dongguan (5), Zhuhai (5), Zhaoqing (4), Zhanjiang (2), and other cities (a total of 7), as shown in Table 1.

<table>
<thead>
<tr>
<th>Location</th>
<th>Quantity of private colleges</th>
<th>Percentage of private colleges in Guangdong Province (%)</th>
<th>Percentage of higher education institutions in Guangdong Province (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Guangzhou</td>
<td>30</td>
<td>56.60%</td>
<td>17.05%</td>
</tr>
<tr>
<td>Dongguan</td>
<td>5</td>
<td>9.43%</td>
<td>2.84%</td>
</tr>
<tr>
<td>Zhuhai</td>
<td>5</td>
<td>9.43%</td>
<td>2.84%</td>
</tr>
<tr>
<td>Zhaqoqing</td>
<td>4</td>
<td>7.55%</td>
<td>2.27%</td>
</tr>
<tr>
<td>Zhanjiang</td>
<td>2</td>
<td>3.77%</td>
<td>1.14%</td>
</tr>
<tr>
<td>Foshan</td>
<td>1</td>
<td>1.89%</td>
<td>0.57%</td>
</tr>
<tr>
<td>Huizhou</td>
<td>1</td>
<td>1.89%</td>
<td>0.57%</td>
</tr>
<tr>
<td>Jiangmen</td>
<td>1</td>
<td>1.89%</td>
<td>0.57%</td>
</tr>
<tr>
<td>Jieyang</td>
<td>1</td>
<td>1.89%</td>
<td>0.57%</td>
</tr>
<tr>
<td>Qingyuan</td>
<td>1</td>
<td>1.89%</td>
<td>0.57%</td>
</tr>
<tr>
<td>Shenzhen</td>
<td>1</td>
<td>1.89%</td>
<td>0.57%</td>
</tr>
<tr>
<td>Zhongshan</td>
<td>1</td>
<td>1.89%</td>
<td>0.57%</td>
</tr>
</tbody>
</table>

(2) The overall number of students in private universities in Guangdong Province is on the rise.

The scale of students in campus and enrollment are tightly related to the development of high-quality private universities. According to statistics from “statistical bulletin on the development of education in Guangdong Province”. From 2019 to 2022, the number of students enrolled in private universities in Guangdong Province increased from 199.1 thousand to 287.7 thousand, and the total number of students on campus in private universities in Guangdong Province increased from 682.4 thousand to 853.6 thousand. The overall number of students is on the rise. In 2022, the proportion of enrollment of private higher education institutions (i.e., the proportion of enrollment of private higher education institutions to the enrollment of ordinary higher education institutions in the province) reached 36.16%, and the proportion of students in private higher education institutions reached 31.96%.

(3) The emergence of composite and cross-disciplinary new finance majors is booming.

In recent years, in addition to traditional and well-established business majors such as economics, business management, and marketing, composite and cross-disciplinary new finance and business majors have emerged rapidly in private universities in Guangdong Province. According to the notice
on the filing and approval results of undergraduate majors in ordinary higher education institutions released by the Ministry of Education, from 2020 to 2022, a total of 33 newly registered undergraduate finance majors were approved in over 50 private universities in Guangdong Province, covering 10 emerging finance majors. Among them, digital economy (major code 020109T), big data management and application (major code 120108T), cross-border e-commerce (major code 120803T) and other majors have been the new finance and economics majors with the highest number of applications for filing by private universities in Guangdong Province in the past three years. Seven, six, and five private universities have, respectively, applied for filing and been approved. In addition, interdisciplinary majors such as Internet, finance, and financial technology that intersect with science and engineering have also been favored by many private university business schools, showing a fast-growing trend. The relevant data is shown in Table 2.

At the same time, in the past three years, a total of five private universities in Guangdong Province have been approved to withdraw their undergraduate finance and economics majors, involving withdrawn majors such as real estate development and management, asset evaluation, information management and information systems, as shown in Table 3.

Table 2: List of newly registered undergraduate majors in private universities in Guangdong Province in the past three years (2020-2022)

<table>
<thead>
<tr>
<th>Newly registered majors</th>
<th>Major Code</th>
<th>Degree Awarding Categories</th>
<th>length of schooling</th>
<th>Quantity of newly registered private universities in this major</th>
<th>Registered universities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Digital Economy</td>
<td>020109T</td>
<td>Economics</td>
<td>4 years</td>
<td>7</td>
<td>Guangzhou Huashang University, Zhujiang College of South China Agricultural University, Dongguan City University, Guangdong Baiyun University, Guangdong Peizheng College, Guangzhou Xinhua University, Nanfang College Guangzhou</td>
</tr>
<tr>
<td>Big Data Management and Application</td>
<td>120108T</td>
<td>Management</td>
<td>4 years</td>
<td>6</td>
<td>Guangzhou College of Applied Science and Technology, Zhanjiang University of Science and Technology, Guangzhou College of Commerce, Guang Dong Peizheng College, Nanfang College Guangzhou, Guangdong University of Science and Technology</td>
</tr>
<tr>
<td>Cross-Border e-commerce</td>
<td>120803T</td>
<td>Management</td>
<td>4 years</td>
<td>5</td>
<td>Guang Dong Peizheng College, Guangdong Technology College, Guangzhou Huashang College, Guangzhou College of Technology and Business, Guangdong Baiyun University</td>
</tr>
<tr>
<td>Internet Finance</td>
<td>020309T</td>
<td>Economics</td>
<td>4 years</td>
<td>3</td>
<td>Guangzhou Institute of Science and Technology, Guangdong University of Science and Technology, Guangzhou Xinhua University</td>
</tr>
<tr>
<td>Financial Technology</td>
<td>020310T</td>
<td>Economics</td>
<td>4 years</td>
<td>3</td>
<td>Guangzhou College of Commerce, Guangzhou College of Applied Science and Technology, Guangzhou Huashang College</td>
</tr>
<tr>
<td>Supply Chain Management</td>
<td>120604T</td>
<td>Management</td>
<td>4 years</td>
<td>3</td>
<td>Guangzhou College of Commerce, Guangdong University of Science and Technology, Guangzhou Xinhua University</td>
</tr>
<tr>
<td>Health Services and Management</td>
<td>120410T</td>
<td>Management</td>
<td>4 years</td>
<td>2</td>
<td>Nanfang College Guangzhou, Neusoft Institute Guangdong</td>
</tr>
<tr>
<td>Auditing</td>
<td>120207</td>
<td>Management</td>
<td>4 years</td>
<td>2</td>
<td>Guangzhou College of Technology and Business, Guangdong University of Foreign Studies South China Business College</td>
</tr>
<tr>
<td>Financial Mathematics</td>
<td>020305T</td>
<td>Economics</td>
<td>4 years</td>
<td>1</td>
<td>Guangzhou Huashang College</td>
</tr>
<tr>
<td>Economics and Finance</td>
<td>020307T</td>
<td>Economics</td>
<td>4 years</td>
<td>1</td>
<td>Guangzhou Institute of Science and Technology</td>
</tr>
</tbody>
</table>
Table 3: Undergraduate majors withdrawn in private universities in Guangdong Province in the past three years (2020-2022)

<table>
<thead>
<tr>
<th>withdrawn Majors</th>
<th>Major Code</th>
<th>Degree Awarding Categories</th>
<th>length of schooling</th>
<th>Quantities of private universities that have withdrawn this major</th>
<th>Private Universities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real Estate Development and Management</td>
<td>120104</td>
<td>Management</td>
<td>4 years</td>
<td>1</td>
<td>Nanfang College Guangzhou</td>
</tr>
<tr>
<td>Asset Evaluation</td>
<td>120208</td>
<td>Management</td>
<td>4 years</td>
<td>1</td>
<td>Guangzhou College of Commerce</td>
</tr>
<tr>
<td>Public Administration</td>
<td>120401</td>
<td>Management</td>
<td>4 years</td>
<td>1</td>
<td>University of Electronic Science and Technology of China, Zhongshan Institute</td>
</tr>
<tr>
<td>Industrial Engineering</td>
<td>120701</td>
<td>Management</td>
<td>4 years</td>
<td>1</td>
<td>Guangdong Baiyun University</td>
</tr>
<tr>
<td>Information Management and Information Systems</td>
<td>120102</td>
<td>Management</td>
<td>4 years</td>
<td>1</td>
<td>Zhujiang College, South China Agricultural University</td>
</tr>
</tbody>
</table>

3. The Dilemma and Analysis of New Finance Talents Training Problems in Private Universities in Guangdong Province

In today's rapidly developing internet technology, a large number of new professions and positions have emerged, and these new types of work have put forward higher requirements for the cultivation of finance talent in the new era [12]. At the same time, the cultivation of new finance talents in private colleges and universities is facing multiple challenges, such as serious professional homogenization, lack of teachers, difficulties in interdisciplinary integration, difficulty in finding their own positioning, and disconnection between training modes and social needs. Talent cultivation in the "Internet +" era has become a key concern of many colleges and universities [13].

(1) Textbooks are outdated and shortage of new teaching staff

The discipline construction and talent cultivation of new finance and economics in private universities cannot be separated from the introduction of professional textbooks and the development of teaching staff. Especially with the rise of new technologies such as artificial intelligence, it has become possible for machines to replace the knowledge and skills that we spent a lot of time learning in the past, the new professions born under the development of internet technology have put forward new requirements for our major and curriculum construction, and the contradictions triggered by this are mainly reflected in two aspects: the first is the outdated teaching materials. Due to the long cycle required for the writing and publication of teaching materials, in today's rapidly developing industry empowered by the Internet, the teaching materials used by universities often lag behind the development of the industry. Taking online marketing courses as an example, at promotional events such as "Double Eleven" and "June 18" each year, major internet platforms carry out numerous online marketing activities, such as Taobao's "Double 11 Stacks of Cats", Pinduoduo's "Help me bargain", Alipay's "New Year's Five Blessings", etc. In the fierce competition for customers, the event planning department usually quickly optimizes and updates the rules of the next season's activities based on the sales performance of the previous season and customer feedback. There may be dozens of creative new games emerging each year, but the textbooks during the same period are limited by the publication and promotion cycle. When they are published, the content in the books is a case of the industry that used 2 to 5 years ago. Secondly, the shortage of new types of teaching staff, difficulties in talent recruitment, and high turnover rate are common persistent problems in the development of teaching staff in private universities [14]. This issue is particularly prominent in the field of new finance discipline. Taking the construction of the teaching staff for the major of big data management and application as an example, universities need to introduce a group of teachers who have both traditional education backgrounds in
management and macroeconomics, as well as computer related backgrounds in computer
programming, data collection and cleaning, artificial intelligence, and machine learning. In addition,
as big data management and application are a new major that has emerged in the past three years,
there are few talents who directly graduate from this field in home and abroad.

(2) Teaching modules are separated from each other, making it difficult to integrate across
disciplines

For the curriculum of the new finance and economics major, the key lies in solidly promoting
interdisciplinary integration. According to the notice on the filing and approval results of
undergraduate majors in ordinary higher education institutions released by the Ministry of
Education, among the newly registered private undergraduate finance and economics majors in
Guangdong Province from 2020 to 2022, the top five new finance and economics majors with the
highest frequency of application are all interdisciplinary composite majors, namely digital economy
(major code 020109T), big data management and application (major code 120108T), cross-border
e-commerce (major code 120803T), Internet Finance (major code 020309T), Financial Technology
(major code 020310T). As a typical new finance and economics discipline that intersects business
and computer science, the course module setting of digital economy major has certain
representativeness. Taking the digital economy major offered by Nanfang College Guangzhou as an
example, its teaching modules are mainly divided into three modules: economics module, computer
module, and digital module. This is a very mainstream teaching module setting method in the
industry. However, in practice, due to the fact that the instructors of the economics module may not
be familiar with the course settings of the computer module, and the teaching content of the digital
module may not necessarily be integrated with the teaching content of the economics module, it is
easy for each module to be irrelated. The failure to make breakthroughs in traditional finance talent
cultivation, fail to truly achieve disciplinary integration, and fail to completely break the barriers to
humanities and science has led to the problem of "inability to integrate" in the cultivation of new
finance talents in private universities.

(3) Paid to much attention to imitate state own universities

As is well known, private universities, as a product of the special development background of
higher education in China, have significant differences from public universities in terms of funding
sources, student composition, and other aspects. On the one hand, compared to first-class
research-oriented public universities, they are more likely to receive social donations and
government investment. The funding of private universities often heavily relies on tuition income,
and the funding is single sourced [15]. On the other hand, compared to public universities, students
in private universities also have worse education backgrounds and self-learning abilities [16]. In this
context, if private universities excessively or even blindly imitate the talent cultivation mode of
public universities, they often go astray with little achievement, which is a "position obstacle" in the
cultivation of new financial talents in private universities.

(4) Lack of opportunities to take part in practice

Cultivating specialized talents through classroom education on campus is the most common
mode of cultivating new finance talents in private universities, but improving the quality of talent
cultivation cannot be achieved without the collaborative efforts of multiple stakeholders. For
example, in traditional teaching methods, teachers often find it difficult to obtain first-hand, real
internal data of enterprises for case studies, making it difficult for students to combine theoretical
knowledge from textbooks with practical applications in the industry. The skills learned remain
unpracticed, disconnected from the practical application of society and enterprises. The lack of
practice opportunities in the industry and the inability to meet the needs of the social labor market is
a problem that cannot be practiced in the training of new finance talents in private universities.
4. Form an Effective Mode for New Finance Talents Training in Private Universities in Guangdong Province

(1) Optimize teaching content and adjust teacher structure

In addition to traditional books, textbooks, and academic teachers, for disciplines that seriously lag behind the forefront of the industry in talent cultivation, private universities can invite career professions that match their majors, senior managers and professional lecturers from leading enterprises to give practical training lectures. Compared to the limitations of academic teachers who may not be able to access the internal data of enterprises, managers, as industry professionals have the natural advantage of holding first-hand industry data and years of practical experience. Introducing such "live textbooks" into the classroom as an important supplement to traditional theoretical teaching materials will greatly improve the timeliness of teaching content and make up for the inherent shortcomings of professional textbooks lagging behind the forefront of the industry. Private universities should actively implement the talent strategy of "bringing in and sending out" excellent teachers. On the one hand, actively introducing excellent academic talents with mixed backgrounds from both domestic and international sources, as well as managers and teachers with 3-5 years of practical experience in the industry, is the most direct way to adjust the structure of new finance and economics teaching staff and supplement the new finance and economics teaching staff; On the other hand, for traditional finance and economics teachers who have been working in teaching positions for many years, outstanding teacher representatives from various majors should be selected proportionally based on their own wishes and without occupying daily teaching time. They should be actively sent to frontline enterprises and institutions, as well as domestic and foreign universities with significant achievements in the construction of the new finance and economics discipline, for 1-6 months of short-term training and further education. Only by making teachers' financial knowledge reserves "new" can we drive curriculum teaching "new" from the source. Solve the dilemma of "new cannot be" in the cultivation of new financial talents in private universities [17].

(2) Promoting interdisciplinary integration

Private universities, due to their flexible system, have natural advantages in dealing with the difficulties of teaching modules being separated and interdisciplinary integration in the cultivation of new financial talents. Specifically, for composite new finance and economics majors that involve cross-disciplinary and interdisciplinary fields, private universities should actively promote joint education and overall planning among multiple colleges. For example, as a typical new finance and economics discipline that intersects business and computer disciplines, internet finance majors can be jointly run by business schools and computer schools, and full-time teachers with a "business + computer" composite background should be invited to form a course module connection teaching group, undertake teaching tasks for interdisciplinary integration of connecting courses; For interdisciplinary majors within the same school, the dean in charge of academic affairs can take the lead, with the heads of each teaching and research department or professional director as the backbone, and add interdisciplinary integration courses. Representatives of outstanding senior students who have taken multiple interdisciplinary courses can be selected as teaching assistants to assist the teachers in answering questions during the teaching process, thereby breaking down interdisciplinary barriers from top to bottom, in order to solve the problem of "unable to integrate" in the cultivation of new financial talents in private universities [18].

(3) Adhere to distinctive and differentiated positioning, and strive to leverage one's own advantages

Although private universities face various limitations in the process of running schools, they also need to recognize their unique advantages. On the one hand, private universities are different from
public universities in that they have a greater degree of autonomy and a natural connection with enterprises. On the other hand, although students in private universities have relatively weak theoretical and cultural knowledge, they have outstanding performance in hands-on ability and application of knowledge, which is no less than that of students in public universities. Therefore, compared to imitating the theoretical and research oriented talent cultivation mode of public universities, private universities should actively leverage their own advantages, adopt a differentiated positioning strategy, and start from their own strengths such as independent and flexible cooperation between schools and enterprises, and establishing more distinctive student internship and training systems, in order to embark on an innovative path of cultivating new financial talents. This can solve the obstacle of “uncertainty” in the cultivation of new financial talents in private universities.

(4) Strengthen the cooperation and integration of enterprises, empower practical training

In response to the lack of practical in the industry, the disconnection between the skills learned and the practical application scenarios of society and enterprises, and the inability to connect with the needs of the social labor market during the talent cultivation process, we can solve each problem from both facilities and mechanism aspects. Firstly, in terms of facilities, it is necessary to vigorously develop the construction of industry, academia, and research, strengthen school enterprise cooperation and integration of industry and education, increase industrial base on campus, and provide more students with opportunities for industrial practice on campus. Secondly, in terms of mechanisms, it is possible to establish a unique internship system of application universities. In the course selection system, students are allowed to go to enterprise for full-time internships and obtain credits in the autumn and spring semesters. The delayed teaching tasks can be compensated by delaying graduation for 1-2 semesters, or attending classes on evenings and weekends, in order to avoid fierce competition during the peak summer internship period and greatly enhance the opportunities for students to enter enterprises for extracurricular internship practices, to solve the problem of "not being able to practice" in the cultivation of new financial talents in private universities.

5. Conclusions

Today, with the rapid development of internet technology and the rapid emergence of new business formats and models, the new finance talent training model of private universities urgently needs to adapt to the times and carry out innovation. With the decrease in the number of college applications and the increase in the number of newly registered universities in the future, the competition among private universities will become more intense, and the enrollment scale and educational level of different private universities will further differentiate. Faced with opportunities and challenges, private universities should firmly grasp the trend of the times, in-depth, analyze the reasons for difficulties, and seek strategies to break, fully tap their own advantages to achieve and explore a unique way for cultivating new finance talents in the Internet era.

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