

Research on Optimization of Training Path for Intelligent Financial Talents in Digital Economy Era

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Abstract: *At present, as an important support for cultivating and expanding new quality productivity, the rapid development of digital economy has caused changes in employment structure and employment quality, and the transformation of financial talents is imminent. This paper expounds the impact of digital economy on the accounting industry, points out the existing problems in the training of financial talents in colleges and universities, and believes that colleges and universities can optimize the training path of intelligent financial talents from the aspects of changing the orientation of talent training, adjusting the course structure system, emphasizing the training of “finance + technology” composite ability and strengthening the construction of teachers.*

Keywords: Digital economy, Intelligent finance, Talent training.

1. Introduction

The digital economy, as the most innovative, fastest growing and most influential area of economic development, plays an important role in strengthening new growth drivers, enhancing resilience and unimpeded development cycle, and is an important support for fostering and strengthening new quality productive forces. In 2023, the scale of China’s digital economy reached 53.9 trillion yuan, an increase of 3.7 trillion yuan over the previous year, and the scale expansion is steadily advancing. The digital economy accounted for 42.8% of GDP, an increase of 1.3% over the previous year. The nominal growth of the digital economy was 7.39%, 2.76% higher than the nominal growth of GDP in the same period. The contribution rate of the digital economy to GDP growth reached 66.45%, and the digital economy effectively supported steady economic growth. In 2023, the penetration rate of digital economy in China’s primary, secondary and tertiary industries was 10.78%, 25.03% and 45.63%, respectively, an increase of 0.32, 1.03 and 0.91 percentage points over 2022 [1].

In the context of the rapid development of the digital economy, the promotion of the demand for labor by the digital economy has also aroused widespread social concern, which has spawned a large number of employment opportunities, but also triggered changes in the employment structure and quality [2]. The update iteration of the new generation of information technology represented by the “Great Wisdom moving cloud area” will have a profound impact on the labor market and labor skills [3]. The era of big data and artificial intelligence has spawned intelligent finance, and technologies such as intelligent cloud have promoted financial development into the era of intelligent finance, and the transformation of financial talents is imminent. As the cradle of the supply of intelligent financial talents, colleges and universities need to change their ideas as soon as possible and combine their own development characteristics and positioning, take effective measures such as classified training, strengthening technical ability training and increasing technical courses through multiple channels, and actively train intelligent financial talents needed for the society in the era of digital economy [4].

2. The Impact of Digital Economy on the Accounting Industry

At present, the application of information technology in all walks of life has reached a certain depth and breadth. In accounting, a lot of information technology has been applied to accounting, financial reporting, management accounting, internal control and other work. Thanks to the rapid development and application of information technology, as well as the mature application of financial robots and intelligent finance, the work functions of accounting personnel have been expanded, and the acquisition and processing ability of accounting data have been improved. Accounting work has gradually moved toward digitalization and intelligence. In recent years, Shanghai National Accounting Institute has selected ten major information technologies affecting China’s accounting industry, as shown in Table 1.

Table 1: Top ten information technologies affecting the accounting industry in China

2024	2023	2022
Accounting big data analysis and processing	Digital invoice	Financial cloud
Digital invoice	Accounting big data analysis and processing	Accounting big data analysis and processing
Process Automation (RPA&IPA)	Financial cloud	Process Automation (RPA&IPA)
Financial cloud	Process Automation (RPA&IPA)	Mid-Platform technology
Mid-Platform technology	Electronic accounting records	Electronic accounting records
Electronic accounting records	Mid-Platform technology	Digital invoice
Data governance	New generation ERP	Online audit and remote audit
New generation ERP	Treatment technology	New generation ERP
Data mining	Business intelligence(BI)	Online and remote working
Business intelligence (BI)	Data mining	Business intelligence(BI)

Source: Shanghai National Accounting Institute

As can be seen from Table 1, the top 10 technologies that impacted in 2024 have a high degree of similarity compared

to 2023. This shows that the impact of accounting big data analysis and processing, digital invoice, process automation, financial cloud, and mid-platform technology on the accounting industry has a certain continuity. At the same time, Shanghai National Accounting Institute also selected five technologies with potential impact on China's accounting industry, as shown in Table 2. As can be seen from Table 2, the top five information technologies that have the potential to impact China's accounting industry in 2024 highlight artificial intelligence technologies, while increasing the focus on data assets and digital employee-related technologies.

Table 2: Top five information technologies potentially impacting China's accounting industry in 2024

Technology	Overall percentage of votes received
AI Generated Content (AIGC)	48.47%
Automation and intelligence of data assets and their management	41.84%
AI Trust, Risk and Security management	41.84%
Financial multimodal vertical large model	40.82%
Financial digital employees and their intelligent scheduling and management	39.80%

Source: Shanghai National Accounting Institute

To sum up, with the application of various information technologies, accounting data has become more diversified and complicated. The breakthrough of artificial intelligence technology makes the financial robot can easily replace the basic financial work, and the accounting industry should actively transition to the direction of management accounting on the basis of financial accounting [5]. In addition, in order to provide more accurate and transparent information to the users of financial statements, so that the financial statements can better reflect the real value of enterprises, accountants should also grasp the issues of data asset confirmation, valuation and tabulation as soon as possible. As the cradle of finance and accounting talents training, colleges and universities should grasp the spirit of the *Accounting Information Development Plan (2021-2025)* and other documents, strengthen the training of composite accounting information talents, appropriately increase the proportion of accounting information course content, and increase the training of accounting information talents. The ability requirements of accounting informatization and accounting digital transformation should be increased in the training plan for accounting professionals, and the cultivation of intelligent financial talents should be highlighted.

3. The Current Situation of Financial and Accounting Professional Personnel Training in Colleges and Universities

3.1 The Orientation of Talent Training has Not Been Updated

At present, the financial management mode of enterprises has changed a lot, and there is a new era requirement for financial talents. However, the training orientation of finance and accounting major in most colleges and universities is still to train financial and accounting talents as the main goal, and the financial talents cultivated can not timely meet the demand for digital talents in the new era.

3.2 The Curriculum Design is Unreasonable and the

Practical Curriculum is Insufficient

In terms of connecting the needs of national digital talents and enterprise digital talents, the training programs of accounting talents in colleges and universities lag slightly. Most of the curriculum structure design is unreasonable, and most of them are still dominated by traditional accounting teaching content, have not been connected with big data courses, resulting in a serious disconnect with the needs of digital talents. In addition, the curriculum pays too much attention to theory and neglects practice, the practice credit arrangement is few, and the practice teaching facilities and teaching software are lacking. Most of the courses are based on professional theories and concepts, lack of opportunities for practical operation, and there is still a big gap from the training goal of intelligent financial talents.

3.3 The Teaching Content is Divorced from Social and Industrial Development

Financial intelligence requires not only a firm accounting expertise, but also a skilled grasp of intelligent technology. Therefore, new requirements are put forward for teachers' comprehensive ability in practice teaching. At present, teachers generally have no practical experience and little practical experience, which leads to the situation of talking on paper and separating theory from practice in the teaching process. At present, the teaching of finance and accounting major in our country is still dominated by traditional financial theory teaching, and there are few teaching contents related to digital finance. It is difficult for teachers to deeply integrate classroom teaching with digitalization by relying only on traditional teaching style and single teaching method, so as to cultivate students' technical and professional qualities in the era of digital economy.

4. The Cultivation Path of Intelligent Financial Talents in the Digital Economy Era

4.1 Change the Orientation of Personnel Training

Colleges and universities should, according to the needs of the digital economy era, combine the development trend and future outlook of intelligent finance, gradually adjust and innovate the professional construction concept and talent training orientation of finance and accounting major, change from training traditional financial and accounting talents to training intelligent financial talents dynamically adapted to regional economic and industrial development, so as to keep pace with The Times of talent training programs.

4.2 Adjust the Curriculum Structure System, Emphasize the "finance + technology" Composite Ability Training

At present, the society has a high demand for intelligent financial talents, and it is believed that the talents trained by colleges and universities do not well meet the needs of enterprise financial intelligent transformation. Intelligent financial talents need to have traditional theoretical ability and technological innovation and creation ability. Among them, the technological innovation and creation ability includes the technical ability of automatic and intelligent tool application, data analysis and system architecture, as well as the

innovation and creation ability of collaborative integration management and operation on this basis. In order to cultivate intelligent financial talents, colleges and universities should adjust the curriculum structure system according to the talent needs of enterprises and society, emphasize the cultivation of technological innovation and creativity on the basis of the cultivation of traditional theoretical abilities, and cultivate composite talents of “finance + technology”. For specific curriculum Settings, please refer to Figure 1. In addition, universities should also strengthen the construction of laboratories, build school-enterprise cooperation platforms, and provide more practical opportunities for students.

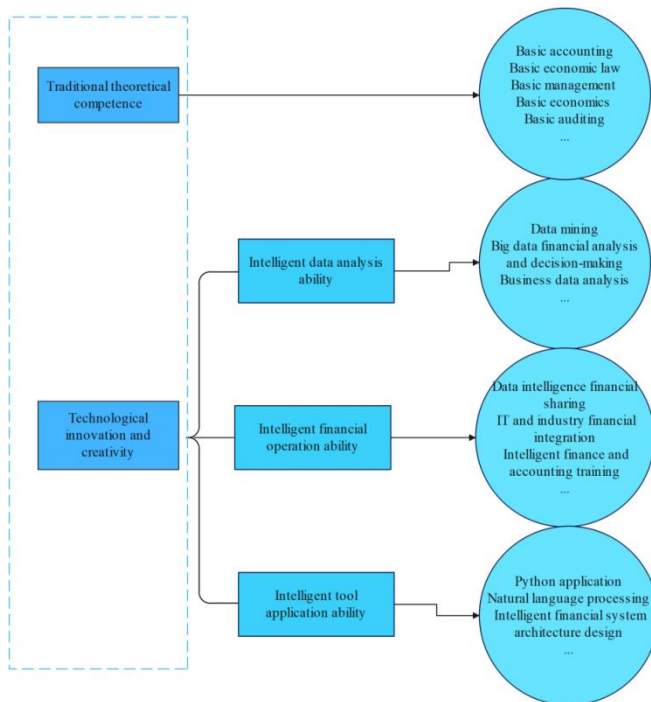


Figure 1: Curriculum structure design framework

4.3 Introduce Excellent Teachers and Strengthen Teacher Training

In view of the shortage of teachers in colleges and universities, excellent talents with strong practical ability can be introduced through talent introduction and open recruitment. In addition, colleges and universities should also strengthen the training of existing teachers, organize teachers to participate in special seminars, academic conferences and teaching competitions in a planned way, increase performance incentives, expand teacher training channels and other ways to improve the overall quality of teachers, and form a high-level teacher team integrating teaching and scientific research.

5. Conclusion

In the era of digital economy, the transformation of financial talent training must first consider meeting the needs of economic development. Colleges and universities should fully consider the needs of the industry and the future development trend of students, change the orientation of talent training, explore the construction of the “finance + technology” curriculum system, increase teacher training efforts, constantly improve the employment rate and employment quality of graduates, and promote the training of intelligent financial talents.

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