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Research on Hainan Free Trade Port Financial Compound Talent Training Oriented to the Offshore Financial Industry

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Abstract: The continuous deepening of the opening of Hainan Free Trade Port finance, the continuous expansion of new offshore financial forms and new business, the obvious characteristics of industrial internationalization and liberalization, and the continuous rigid demand for high-quality, cross-border financial compound talents. At the present stage, the training mode of financial talents in local colleges and universities is relatively traditional, with problems such as convergence of training objectives, single knowledge structure, loose linkage between industry and education, and insufficient cultivation of international capacity, which are difficult to match the pace of development of the financial industry with the characteristics of free trade ports. Based on the real needs of the offshore financial industry, this paper systematically analyzes the existing weaknesses of talent training and constructs an appropriate talent training system from four dimensions: training orientation, curriculum system, education mode, and security mechanism, so as to help the free trade port financial industry to improve the quality and efficiency of talent supply.

Keywords: Hainan Free Trade Port; Offshore finance; Industrial demand; Compound talent training

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1. Characteristics of Hainan Free Trade Port offshore financial industry development and talent demand

1.1. Development trend and orientation of free trade port offshore financial industry

Hainan Free Trade Port shall, by relying on the opportunity of customs closure and construction and the dividends of opening-up policies, continue to promote the institution-based opening up of the financial sector, constantly expand core businesses such as offshore settlement, cross-border investment and financing, offshore trade finance and cross-border wealth management, and keep expanding the scale of the offshore financial industry and enriching the business types. Free trade port offshore finance has the unique advantages of free flow of funds, diversified business scenarios, and connection with the international market, which is different from the domestic conventional financial industry, and forms a characteristic financial system suitable for

international trade and investment. With the continuous improvement of financial infrastructure and the implementation of the opening-up policy, the agglomeration effect of the offshore financial industry has been continuously enhanced, and the offshore financial industry has gradually become an important supporting force for the modern industrial system of the FTZ.

The offshore financial industry of the free trade port plays an important role in facilitating the opening -up of the region, optimizing the allocation of cross-border resources and serving the development of the real economy of foreign trade, and is one of the core pillar industries for the high-quality development of the free trade port. At present, Hainan Province continues to optimize the offshore financial business environment, relax financial market access, promote cross-border capital facilitation reform, constantly incubate new offshore financial business models, and promote the financial industry to shift from traditional domestic services to international two-way services. The rapid iteration and upgrading of the industry will promote the continuous optimization of the post structure in the industry and the continuous increase of new compound posts, and put forward more stringent and comprehensive new standards for the international literacy, cross-border knowledge reserve and comprehensive practical ability of financial talents.

1.2. Requirements for core competencies of compound talents in offshore financial industry

The cross-market, cross-domain and cross-border characteristics of Hainan's free trade port offshore financial business require practitioners to break through the traditional single financial knowledge framework and have a multi-disciplinary and interdisciplinary knowledge structure. Practitioners shall not only master the basic professional knowledge of currency and finance, financial management, risk control, and others, but also systematically master cross-border knowledge of international financial rules, cross-border trade systems, foreign-related fiscal and taxation policies, international commercial laws, and others, and adapt to complex and changeable offshore financial business scenarios.

Offshore financial interdisciplinary talents are required to adapt to the development trend of digitization, internationalization, and standardization of free trade port finance, with professional, cross-border, and innovative qualities. Practitioners shall be familiar with the exclusive financial preferential policies, offshore financial regulatory rules, and cross-border capital flow management requirements of Hainan Free Trade Port, and be able to accurately carry out work in connection with the special business of the Free Trade Port. In the context of digital transformation, talents also need to master modern skills such as financial big data analysis, operation of intelligent fiscal and tax systems, application of digital risk control tools, etc., and can rely on digital technologies to improve business processing efficiency.

1.3. Practical value of training financial compound talents in free trade ports

Precisely meeting the needs of the offshore financial industry to cultivate compound financial talents is a key measure to solve the structural shortage of financial talents in Hainan Free Trade Port and optimize the regional talent echelon. At present, Hainan Province has a weak reserve of high-end international financial talents, and the traditional financial talents have a single knowledge structure and insufficient cross-border capacity to meet the work requirements for new types of offshore finance and new positions, which seriously restricts the large-scale and high-quality development of the financial industry [1].

Building an interdisciplinary talent cultivation system suitable for the offshore financial industry can reshape the characteristics of financial education in local universities in Hainan Province, break the homogenization education dilemma, and create a brand suitable for the development of free trade ports.

Professional and complex financial talent teams can effectively support the implementation of offshore financial innovation business, the upgrading of cross-border financial services, the regulation and control of financial risks, and continuously optimize the opening -up pattern of free trade port finance.

2. Outstanding problems existing in the cultivation of offshore financial talents in Hainan Free Trade Port

2.1. Single orientation of talent cultivation and inadequate industrial suitability

At present, the training of financial professionals in local colleges and universities in Hainan Province mostly follows the general education orientation, designs the training plan according to the standards of the domestic traditional financial industry, and takes the traditional positions in banking, securities, and insurance as the cultivation direction, but fails to optimize the education objectives in light of the characteristics of the offshore financial industry of Hainan Free Trade Port. Talent cultivation focuses on the teaching of basic financial theories, neglects the cultivation of offshore finance, cross-border finance, international finance and taxation, foreign-related risk control and other special capabilities, and aims to educate people in broad and general terms, and lacks regional pertinence and industrial adaptability. It is difficult to adapt to the development needs of international and compound financial posts in the free trade port due to the homogeneous and universal talent cultivation mode.

Most colleges and universities have not adjusted the education orientation according to the transformation trend of the financial industry of free trade ports, have not distinguished the cultivation differences between inland traditional financial talents and offshore financial talents of free trade ports, and have not established a hierarchical education system in line with regional characteristics. In the process of training, too much emphasis is placed on theoretical knowledge indoctrination, and the cultivation of international vision, cross-border thinking, and cross-border practice ability is neglected. As a result, the knowledge structure of graduates is lagging behind industrial development, and they are unable to be qualified for new jobs such as offshore finance and cross-border investment and financing.

2.2. Solidification of curriculum system and incomplete coverage of compound knowledge

The existing curriculum system of finance major follows the traditional model of subject setting, taking traditional courses such as the foundation of finance, Western economics, and monetary banking as the main body; and the curriculum structure is outmoded, and there is a lack of characteristic curriculum modules suitable for the offshore financial industry of free trade ports. Such core characteristic courses as offshore financial practice, cross-border financial management, free trade port financial policy, foreign-related financial law, and international tax planning are not enough to cover the cross-border knowledge content required for compound posts. Barriers between disciplines—finance, law, taxation, and international trade courses independent of each other—did not achieve deep integration.

The update speed of the course content lags behind the pace of the free trade port financial industry reform; the latest offshore financial policies, new business models, new industrial regulation, and digital financial technology fail to be incorporated into the classroom teaching content in a timely manner, and the teaching content is seriously out of line with industry practice. The curriculum system focuses on theory and neglects practice. Practical courses such as offshore business simulation training, cross-border financial operations, and financial data analysis are relatively few. The solidification of a single curriculum structure leads to a one-sided

knowledge structure, a lack of cross-border ability, and a lack of practical experience, it is difficult to meet the requirements of offshore financial posts [2].

2.3. The integration mechanism of industry and education is weak and the effect of practical education is low

The construction of industry-education integration of financial majors in local colleges and universities in Hainan Province lags behind the development of the financial industry in free trade ports. Most school-enterprise cooperation stays at the shallow level of internship visits and employment recommendations, and a deep collaborative education mechanism for offshore finance and cross-border finance has not been established. There is less joint cooperation between colleges and universities and free trade port financial parks, foreign-related financial institutions, cross-border investment and financing platforms, and it is difficult to introduce real offshore business scenes, industrial projects, and front-line teacher resources, resulting in outdated practice teaching content and single scenes. The gap between industry and education makes it difficult for students to access free trade Hong Kong financial services during the school period.

At the present stage, the practice teaching system for financial majors is still dominated by traditional financial practice training projects, and lacks targeted training modules such as offshore financial business simulation, cross-border capital control, international tax planning, and foreign-related financial risk control. The off-campus training bases lack specialization and characteristic construction, lack a long-term cooperation model for directional talent training, and lack order-class construction and project research. The weak industry-education integration system significantly reduces the quality of the cultivation of compound talents, making it difficult for students' practical ability and international business processing ability to meet the actual employment needs of offshore financial posts.

2.4. Regional unbalanced structure of financial talents and prominent gap of high-end compound talents

At present, the overall supply structure of financial talents in the free trade ports of Hainan Province is obviously unbalanced, and the reserves of basic operating and traditional financial talents are relatively sufficient, but the high-end compound talents suitable for offshore financial innovation, cross-border financial services, international risk control and foreign-related financial management have been in short supply for a long time. With the continuous acceleration of the opening up of free trade port finance, the rapid expansion of offshore trade finance, cross-border investment and financing, overseas wealth management and other emerging businesses, and the continuous increase in the demand for compound talents with foreign language ability, international financial rules, foreign-related legal, fiscal and taxation knowledge and digital financial skills, the existing talent echelon is difficult to support the high-speed iterative development pace of the industry.

Hainan has a limited talent cultivation volume and a long training period, and the introduction of external high-end financial talents has problems such as high settlement cost, long adaptation period, and great difficulty in retention, which makes it difficult to quickly fill the gap of structured talents in the industry. The existing on-the-job financial practitioners are more familiar with the traditional domestic financial business, generally lack experience in offshore financial business and international business vision, have insufficient knowledge of the special financial policies, cross-border fund regulation rules, and international financial market operation mode of the free trade port, have lagged behind in knowledge updating, and have weak cross-border capacity. Unbalanced talent structure and lack of high-end talents have become the key bottlenecks restricting the

innovation and upgrading of the offshore financial industry and high-quality and open development.

3. Demand-oriented training and optimization path for compound talents in the offshore financial industry

3.1. Accurately orientate the goal of layered training of compound talents

We shall, based on the differences of posts, business types and capability standards in the offshore financial industry in Hainan Free Trade Port, build a comprehensive talent training target system featuring hierarchical classification and precise adaptation. Based on the different needs of grassroots business operation posts, middle-level business management posts, and high-end innovation and R&D posts, we shall divide the education objectives into three levels, namely, basic skill type, compound application type, and innovation and development type, so as to comprehensively cover the gradient talent demand of industries. Focus on the offshore financial characteristics of free trade ports, including the international perspective, cross-border business capacity, digital financial capacity, and compliance and risk control literacy in the core cultivation objectives, and create differentiated education characteristics.

Dynamically connect the development trend of the free trade port financial industry with the changes in market demand for talent, discard the traditional homogeneity and generalization education orientation, and continuously optimize talent training orientation. On the premise of consolidating the foundation of students' traditional finance major, focus shall be put on strengthening the cultivation of complex core capabilities such as offshore financial business, cross-border finance and tax compliance, international financial rules and financial data analysis, and the weaknesses of traditional talent cultivation shall be addressed. The precise and stratified education orientation can realize the precise match between talent cultivation and industrial posts, effectively enhance graduates' professional competitiveness and job suitability, and adapt to the long-term development needs of the financial industry in the FTZ [3].

3.2. Establishing a characteristic curriculum system for cross-border integration

Efforts shall be made to standardize the competency standards for offshore compound financial posts at free trade ports, break down the traditional single-discipline barriers, reconstruct the characteristic curriculum system featuring cross-disciplinary integration of multiple disciplines, and realize the in-depth integration of knowledge in multiple fields such as finance, law, taxation, international trade, and digital technology. Add core specialty courses such as offshore financial practice, cross-border investment and financing management, interpretation of financial policies of free trade ports, foreign-related financial laws, and international tax planning; add digital courses such as financial big data analysis, intelligent tax application, and digital risk control; build new course modules suitable for the development of the matching industry; and improve the compound knowledge structure.

Optimize the overall curriculum structure, simplify the old and repetitive traditional theoretical curriculum content, moderately increase the class hour proportion of featured courses, practical courses, and digital courses, and realize the balanced development of theoretical teaching, featured teaching, and practical teaching. Promote the dynamic updating of curriculum content, and timely integrate new policies on the opening up of free trade port finance, new types of offshore finance, and new rules on cross-border finance to ensure the relevance and practicality of teaching content.

3.3. Deepening the integration of industry and education and constructing the practical education mode

Deeply promote collaborative education between schools and enterprises, strengthen the strategic cooperation between colleges and universities and Hainan Free Trade Port Financial Park, offshore financial leading enterprises and cross-border financial service institutions, and build a normalized, in-depth and integrated platform for industry-education integration education. We shall, by relying on school-enterprise cooperation resources, jointly build offshore financial practice training bases, industrial classrooms and practice workshops, introduce real offshore financial business projects, cross-border business processes and enterprise post standards to carry out real teaching, enable students to contact real industry business during the school period, accumulate cross-border financial practice experience and comprehensively improve post practice ability [4].

Innovate the multiple and coordinated education mechanism, promote the integrated education mode of schools and enterprises jointly defining training plans, jointly building curriculum resources, jointly forming teaching teams and jointly evaluating the quality of education, and invite industry backbones and enterprise experts to participate in classroom teaching, practical training guidance and talent evaluation. Establish a normalized post internship, project practical training, and enterprise internship mechanism, and design ladder practical training projects according to the work contents of offshore financial posts, so as to realize the accurate connection between the teaching process and the industrial production process [5].

4. Conclusion

Through the precise optimization of the positioning of hierarchical education, the construction of a cross-sector integrated curriculum system, the deepening of the reform of practical education in industry and education, and the improvement of a comprehensive and long-term guarantee mechanism, we can systematically build a talent cultivation system suitable for the offshore financial industry, effectively make up for regional weaknesses in talent, and provide stable talent support for the high-quality and sustainable development of the offshore financial industry in Hainan Free Trade Port.

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Disclosure statement

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