

Mechanism Design and Implementation for Synergistic Talent Co-Cultivation through Industry-Education Integration in Vocational Bachelor's Finance Programs

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Abstract: The model for synergistic talent co-cultivation through industry-education constitutes the pivotal pathway for vocational bachelor's education to maintain typological distinctiveness and cultivate high-caliber applied Finance talent, and a crucial measure to address the disconnection between financial theory and practice, as well as the mismatch between talent supply and industry demands. Vocational bachelor's Finance programs aim to cultivate applied talent with solid financial knowledge, strong practical competencies, and position-fit competency. The educational process must deeply align with the development trends of the financial industry, integrate high-quality resources from higher education institutions and enterprises, and establish a scientific, complete, practical and efficient mechanism for synergistic talent co-cultivation through Industry-Education Integration. Aligned with the typological distinctiveness of vocational bachelor's education and the development needs of the financial industry, this paper analyzes the core problems in current synergistic talent co-cultivation through Industry-Education Integration in vocational bachelor's Finance programs, explores the core strategies and practical pathways for mechanism design, and aims to provide practical reference for improving the quality of vocational bachelor's financial talent cultivation and promoting the deep integration of industry and education.

Keywords: Vocational Bachelor's Education; Finance Programs; Industry-Education Integration; Synergistic Talent Cultivation; Mechanism Design

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1. Introduction

Currently, the digital and diversified development trend is becoming increasingly prominent in the financial industry, and its demands is becoming more urgent for applied financial talent. It requires practitioners not only to master systematic financial theoretical knowledge, but also possess strong practical competencies and job adaptive ability. Vocational bachelor's education serves as an important bond bridging higher vocational education and regular undergraduate education, focusing on the cultivation of applied talent. The educational quality of its Finance programs directly affects the stability and professionalism of grassroots talent supply in the financial industry. Synergistic talent co-cultivation through Industry-Education Integration have dismantled the barriers between higher education institutions and enterprises, achieving an organic articulation among the education chain, talent chain, industry chain, innovation chain. It is an inevitable choice for vocational bachelor's Finance programs to achieve their talent cultivation objectives. However, at present, Industry-Education Integration remains still superficial in some vocational bachelor's Finance programs, suffering from some prominent problems, such as undeveloped synergistic talent co-cultivation mechanism and insufficient cooperation efficacy, struggling to meet the industry demands for applied Finance talent. Based on this, it is of great practical significance and value to deeply explore the mechanism design and implementation pathways for synergistic talent co-cultivation through Industry-Education Integration in vocational bachelor's Finance programs, and address the cooperation challenges and enhance the educational efficacy.

2. Substantive Core and Practical Significance of Synergistic Talent Co-Cultivation Through Industry-Education Integration in Vocational Bachelor's Finance Programs

2.1 Substantive Core

The synergistic talent co-cultivation through Industry-Education Integration in vocational bachelor's Finance

programs refers to a synergistic talent cultivation ecosystem characterized by university-led education, corporate co-creation, and industry stewardship, in which cultivating applied financial professionals is the core objective, higher education institutions cooperate with financial enterprises, industry associations, and other entities deeply, their resources are integrated, their authority and responsibility are clearly defined, and the job requirements and professional standards of the financial industry are integrated into the entire process of talent cultivation to enable the integration of “teaching, learning, and doing”. The core essence lies in dismantling the barriers between higher education institutions and enterprises, enabling enterprises to deeply engage in all components of talent cultivation, ensuring that the teaching content precisely aligns with the industry reality and job requirements, and cultivating applied talent that not only conforms to the typological distinctiveness of vocational bachelor’s education but also meet the development requirements of the financial industry ^[1]. Compared with regular undergraduate Finance programs, vocational bachelor’s education lay greater emphasis on the cultivation of practical competencies. Therefore, the synergistic talent co-cultivation through Industry-Education Integration places more emphasis on occupation-orientation, practice-orientation and competency-orientation to manifest the typological DNA of vocational education.

2.2 Practical Significance

For vocational undergraduate institutions, synergistic talent co-cultivation through Industry-Education Integration can address the challenges of insufficient on-campus practice teaching resources and weak practical competencies of teachers, optimize the talent cultivation programs, enhance the educational quality and competitiveness of the financial programs, and achieve synchronous development of discipline construction and industrial evolution. For enterprises in the financial industry, through deep engagement in talent cultivation, they can reserve talent that meets their job requirements in advance, reduce the cost on talent recruitment and training, and solve practical and fundamental problems during their development process by leveraging the intellectual resources of higher education institutions, achieving mutual benefit and win-win situation between higher education institutions and enterprises. For students, Industry-Education Integration can provide them with authentic job practice scenarios, enhance their practical competencies and professionalism, clarify their career development directions, strengthen their employment competitiveness, and facilitate a smooth transition from the campus to the workplace.

3.Prominent Problems in Current Synergistic Talent Co-Cultivation Through Industry-Education Integration in Vocational Bachelor’s Finance Programs

3.1 The Authority and Responsibility Are Ambiguous Among the Synergistic Talent Cultivation Entities, and the Cooperation Lacks Long-Term Sustainability

Currently, the Industry-Education Integration remains still superficial in some vocational bachelor’s Finance programs. There is a lack of clear responsibility distinction and long-term cooperation mechanisms between higher education institutions and enterprises. Despite higher education institutions often proactively promote Industry-Education Integration, they focus more on superficial aspects, such as student internships and practical training, while paying insufficient attention to the demands of enterprises. Corporate engagement in industry-education integration remains tepid, predominantly driven by perfunctory social responsibility compliance or near-term ROI calculus, lacking sustained impetus for deep immersion across the talent cultivation lifecycle, which impedes effective integration of post standards and hands-on experience into the teaching ecosystem. There is a lack of a regular communication and alignment mechanism between higher education institutions and enterprises. Their cooperation often becomes a mere formality, failing to establish a long-term ecosystem featuring “university-enterprise synergy, co-construction and co-sharing”. As a result, such cooperation is often like a gust of wind, failing to sustain.

3.2 The Talent Cultivation Programs Are Disconnected from Industry Demands, and Practice Teaching Efficacy Is Insufficient

In some vocational bachelor's Finance programs, the talent cultivation programs still employ the traditional undergraduate education model, focusing on the impartation of theoretical knowledge and paying sufficient attention to practice teaching. The practice teaching content is disconnected from the job requirements in the financial industry. The teaching content is outdated, failing to incorporate the latest technologies, new business and new norms in the financial industry in a timely manner, resulting in that the knowledge students learned do not align with the industry reality. Practice teaching is mainly based on on-campus simulation training. However, there is a lack of authentic job practice scenarios, and the practical training projects lack specificity and practical operability, struggling to cultivate students' position-fit competency. Meanwhile, the practice teaching evaluation systems are not well-established, focusing on theoretical examinations, and the evaluations are not scientific enough on students' practical competencies and job performance, failing to comprehensively reflect students' practical competencies.

3.3 The Structural Underdevelopment of "Dual-Mentor" Faculty Teams Critically Impedes Their Capacity to Underpin Synergistic Talent Co-Cultivation Imperatives

"Dual-mentor" faculty teams are the core support for the synergistic talent co-cultivation through Industry-Education Integration in vocational bachelor's Finance programs. However, at present, there are obvious shortcomings in the faculty teams of the financial programs in some vocational undergraduate institutions. Most on-campus teachers are graduates from higher education institutions. They lack hands-on experience in front-line positions in the financial industry and have weak practice teaching competencies, failing to effectively carry out practice teaching. The engagement of part-time teachers from enterprises is quite challenging. Higher education institutions lack a complete management system for such part-time teachers, and there is insufficient training for their teaching competencies. Part-time teachers often lack teaching experience and struggle to systematically and effectively impart hands-on skills learned in positions to students. The "dual-mentor" faculty teams with insufficient quantity, unreasonable structure, and uneven capabilities have seriously undermined the efficacy of synergistic talent co-cultivation through Industry-Education Integration^[2].

3.4 The Synergistic Talent Cultivation Safeguard Systems are Not Well-Established and Lack Sufficient Support

There is a lack of a complete guarantee system for synergistic talent co-cultivation through Industry-Education Integration in vocational bachelor's Finance programs, hindering the further advancement of the cooperation. In terms of policy safeguards, there is a lack of targeted policy guidance and support, and effective incentive measures for encouraging enterprises to engage in industry-education integration, failing to motivate enterprises to engage in proactively. In terms of financial safeguards, higher education institutions and enterprises invest insufficient funds in industry-education integration. The structural underdevelopment of on-campus practical training bases, and the limited coverage of off-campus practice bases fail to meet the needs of large-scale and high-quality practice teaching. In terms of institutional safeguards, higher education institutions lack a sound management system for industry-education integration. Their management of practice teaching and university-enterprise cooperation is not standardized enough, and enterprises also lack the corresponding mechanism for engaging in talent cultivation, resulting in difficulty in effectively resolving the problems that arise during the synergistic talent cultivation process.

4. Pathways to Design the Mechanism for Synergistic Talent Co-Cultivation Through Industry-Education Integration in Vocational Bachelor's Finance Programs

4.1 Clearly Defining the Authority and Responsibility of the Entities, and Establishing a Long-Term Mechanism for University-Enterprise Synergy

To establish a mechanism for synergistic talent co-cultivation through Industry-Education Integration, it is necessary to clearly define the authority and responsibility of various entities, such as higher education institutions, enterprises, and industry associations, and form a long-term cooperative pattern where all entities work together and

achieve mutual benefit and win-win results. As the entities for talent cultivation, higher education institutions should proactively align with financial enterprises, conduct in-depth research on job requirements, optimize the talent training programs, promote the reform in teaching content and teaching methods, and provide intellectual support and talent reserve for enterprises. As the entities for practice education, enterprises should deeply participate in the entire process of talent cultivation, including the formulation of talent cultivation programs, curriculum development, practice teaching, evaluation and assessment, etc., providing authentic job practice scenarios and hands-on guidance, and prioritizing recruiting students who are co-cultivated by enterprises and higher education institutions. Industry associations should leverage the bridging efficacy, establish platforms for communication and alignment between higher education institutions and enterprises, guide industrial enterprises to participate in industry-education integration, make professional standards, regulate the synergistic talent cultivation process, and promote the standardized and regularized development of university-enterprise cooperation. At the same time, higher education institutions and enterprises should sign formal cooperation agreements, clearly defining the authority and responsibility of both parties, establishing a regular communication and alignment mechanism to regularly exchange information on talent cultivation and job requirements, resolve problems that arise during the cooperation process, and enable continuous and in-depth advancement of their cooperation.

4.2 Aligning with Industry Demands and Optimizing the Talent Cultivation Systems

Optimizing the talent cultivation systems is the core of the synergistic talent co-cultivation through Industry-Education Integration. It should align closely with the job requirements in the financial industry and establish an integrated talent cultivation system featuring “theory and practice”. The first is to optimize the talent cultivation programs, align with the development trends of the financial industry and job requirements, clearly define the cultivation objectives, adjust the curriculum design, increase the proportion of practice courses, integrate professional standards into the curriculum system, and achieve precision alignment between course content and job skills. The second is to reform the teaching models, implement the “post-curriculum-competition-certificate” integrated teaching model, integrate job practical operation, skills competition, and vocational qualification certification into the teaching process, adopt teaching methods such as project-based learning, case-based learning, and scenario simulation to transcend the boundaries between theory teaching and practice teaching, and enhance students’ practical competencies and position-fit competency ^[3]. The third is to refine the practice teaching system, establish practice teaching platforms that bridge the on-campus practical training bases with the off-campus practice bases. On campus, it is necessary to build practical training bases such as simulated banks, securities trading, and insurance practice, and off campus, it is necessary to expand practice bases in banks, securities, and insurance companies, providing students with authentic job practice scenarios to enable them to enhance their skills through practice. The fourth is to perfect the practice teaching evaluation systems by establishing a multi-dimensional evaluation content system with diversified evaluation entities, introduce enterprise evaluation and industry evaluation, with a focus on assessing students’ practical competencies, job performance, and professionalism, etc. to comprehensively reflect students’ practice proficiency and the quality of talent cultivation.

4.3 Strengthening the Construction of Faculty Teams, and Building High-Quality “Dual-Mentor” Faculty Teams

The “dual-mentor” faculty teams are the key support for the synergistic talent co-cultivation through Industry-Education Integration. Various measures should be taken to build a “dual-mentor” team with sufficient numbers, reasonable structure and excellent capabilities. The first is to enhance the practical competency cultivation of university teachers, develop a plan for teachers’ practical training, and regularly organize teachers to assume a temporary post for personal training and development and post practice in financial enterprises, engage in real-world projects of the enterprises, accumulate hands-on experience, and improve their practical teaching competencies. The second is to broaden the channels for engaging part-time teachers from enterprises, and recruit industrial backbones and technical experts from financial enterprises who have rich hands-on experience and possess certain teaching

competencies to serve as part-time teachers, thereby enhancing the faculty teams. The third is to refine the management system for the “dual-mentor” faculty teams, establish and improve the teacher assessment and evaluation mechanism, and incorporate practice teaching competencies and engagement in university-enterprise cooperation as important content for teacher assessment, thereby motivating teachers to actively engage in Industry-Education Integration. Concurrently, it is necessary to strengthen the training on the teaching competencies of part-time teachers, guide them to master teaching methods and skills, and enhance their teaching level, thereby forming a synergistic teaching ecosystem of “university teachers + corporate part-time teachers”.

4.4 Improving the Safeguard Systems to Strengthen Their Support for Synergistic Talent Cultivation

A sound safeguard system can provide strong support for the synergistic talent co-cultivation through Industry-Education Integration. It is necessary to start from policies, funds, systems, and other aspects to build a comprehensively scoped safeguard system for synergistic talent cultivation. The first is to strengthen policy safeguard, actively align with national and local policies on industry-education integration, strive for policy support, and align with the actual situation of higher education institutions to make targeted policies for industry-education integration to guide and motivate university teachers and industrial enterprises to engage in synergistic talent cultivation. The second is to increase investment of funds. Higher education institutions should reasonably allocate their budgets, with a focus on investing in the construction of on-campus practical training bases, teacher training, practice teaching, etc. At the same time, they should actively seek financial support from enterprises and encourage enterprises to engage in the construction of practical training bases, curriculum development, etc. to forge a fund investment mechanism for university-enterprise co-construction and co-sharing. The third is to establish and improve institutional safeguards. Higher education institutions should formulate sound management systems for Industry-Education Integration, practice teaching, and faculty management to standardize the synergistic talent cultivation process. Enterprises should establish corresponding talent cultivation engagement mechanisms and part-time teacher management mechanisms to ensure that enterprises deeply participate in the synergistic talent cultivation and guarantee the orderly operation of the mechanism for synergistic talent co-cultivation through Industry-Education Integration [4].

5.Implementation Efficacy of the Mechanism for Synergistic Talent Co-Cultivation Through Industry-Education Integration in Vocational Bachelor’s Finance Programs

By establishing and implementing the aforementioned the mechanism for synergistic talent co-cultivation through Industry-Education Integration, vocational undergraduate institutions has significantly improved their Finance talent cultivation quality, and has continuously enhanced their university-enterprise cooperation efficacy. The talent training programs align more with the job requirements in the financial industry. The teaching content is precisely aligned with the industry reality and the job skills. Students have significantly enhanced their practical competencies, professionalism, and employment competitiveness. Graduates can quickly adapt to the job requirements and have been widely recognized by the industrial enterprises. The structure of the “dual-mentor” faculty teams has been continuously optimized. Their practice teaching competencies and industry literacy have significantly improved, enabling them to effectively carry out “theory-practice” integrated teaching and support the realization of the cultivation objectives. University-enterprise cooperation has shown a regular and in-depth development trend, forming a favorable situation featuring “university-enterprise synergy, co-construction and co-sharing, mutual benefit and win-win results”. The educational quality and competitiveness of higher education institutions have been continuously improved, and enterprises have achieved dual benefits of talent reserve and technological evolution, truly realizing industry-education integration.

6.Conclusion

The synergistic talent co-cultivation through Industry-Education Integration constitutes the inevitable pathway for vocational bachelor’s Finance programs to achieve the applied talent cultivation objectives, and an important

support for promoting the high-quality development of the financial industry. At present, synergistic talent co-cultivation through Industry-Education Integration in vocational bachelor's Finance programs still faces problems such as ambiguous authority and responsibility of the entities, disconnection between talent cultivation and industry demands, weak "dual-mentor" faculty teams, and undeveloped safeguard systems. To address these issues, it is necessary to establish a scientific, complete, practical and efficient synergistic talent cultivation mechanism by implementing the pathways, such as clearly defining the authority and responsibility of the entities, optimizing the talent cultivation system, strengthening the construction of "dual-mentor" faculty teams, and refining the safeguard systems.

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