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Research on course optimization of financial statistics under the background of digital economy

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Abstract

With the vigorous development of the digital economy, the new generation of information technology represented by big data, cloud computing, and artificial intelligence is profoundly changing the ecological pattern of the financial in-dustry, and the training of financial statistics professionals is facing new chal-lenges and opportunities. This paper focuses on the optimization research of the training mode of financial statistics professionals under the background of the digital economy, and deeply analyzes the problems of the current training of financial statistics talents, such as fuzzy target positioning, lack of professional curriculum practice, relatively lagging teaching mode and imperfect teaching evaluation system. Given the above problems, this paper puts forward specific suggestions from four aspects: optimizing the talent training program, perfect-ing the innovative education system, building the dual classroom education model, and building three education platforms. This paper is of reference signif-icance for training high-quality financial statistics professionals who meet the needs of the digital economy era and help the development of the financial in-dustry and economic and social progress.

Keywords

Digital economy; Financial statistics; Curriculum optimization

1. Introduction

Based on the new generation of information technologies such as big data, cloud computing, and artificial intelligence, the digital economy promotes the deep integration of the real economy and the digital economy, and greatly improves economic efficiency and social productivity (Wang et al., 2024). With the rapid development of the digital economy, the financial field is undergoing profound changes (Marino-Romero & Folgado-Fernández, 2024). The wide application of digital technolo-

gy in the financial industry has enabled continuous optimization of financial business processes, continuous innovation of financial service forms, and further expansion of financial markets (Xing et al., 2023). The digital, networking and intelligent features of the financial market are becoming increasingly prominent, the application of financial technology is widely popularized, financial products and services are becoming more and more diverse, and the efficiency of information transmission and transaction between markets is improving (Luo & Wang, 2024). The demand for application-oriented undergraduate financial talents is becoming more and more strong, especially in the field of emerging technologies such as big data, artificial intelligence, and blockchain (Ceipek et al., 2021; Singh et al., 2022). On the one hand, the demand for talents in the fin-tech industry shows a diversified trend, which requires composite talents with financial, economic, and other backgrounds, and professionals with computer, mathematics, statistics, and other professional skills. On the other hand, the digital process of financial business has accelerated, and the ability to acquire, process, analyze, and apply financial data has become the core competitiveness of financial institutions (Fan et al., 2024).

In the face of the vigorous development of the digital economy, the courses of financial statistics need to be optimized and improved closely around the needs of the industry. At present, the training of financial statistics professionals is faced with many challenges. How to adapt to financial reform under the background of the digital economy, how to keep up with the development pace of financial technology, and how to train applied financial talents with innovative consciousness and practical ability have become urgent problems to be solved.

2. Requirement analysis of financial statistics talents under the background of the digital economy

As a new economic model, the digital economy is rising. It takes data resources as the key core elements, and relies on modern information networks as the main supporting platform (Duc et al., 2024). Through the deep integration of information and communication technologies and the digital transformation of all factors, the digital economy is becoming an important driving force to promote a more harmonious unity of equity and efficiency (Miao, 2021). The connotation of the digital economy is very rich. From the technical dimension, it covers a series of cutting-edge technologies such as big data, cloud computing, the Internet of Things, blockchain, artificial intelligence, and 5G communication (Liu et al., 2025; Yang et al., 2022). Cloud computing and big data technologies empower the digital transformation of various industries and provide strong technical support for all industries (Bello et al., 2021). On the one hand, cloud computing, with its unique advantages, has significantly enhanced the flexibility and operational efficiency of data storage and computing (Cao et al., 2021; Katal et al., 2023); On the other hand, big data technology, by cleaning, integrating, conducting in-depth analysis and value mining

of multi-source massive data, reveals the potential patterns and development trends of the data, providing more forward-looking decision support for optimizing business operation decisions, service models of public institutions, and public governance of government departments (Radu, 2017). The technological innovation process in the field of artificial intelligence is constantly accelerating. Representative achievements such as intelligent voice assistants, smart home systems, and autonomous driving technologies are constantly emerging, fully demonstrating their huge potential and broad prospects in various industries (Lin et al., 2022; Rodriguez-Garcia et al., 2023; Yang et al., 2023).In addition, under the empowerment of the digital economy, emerging fields such as digital currency and virtual reality also demonstrate huge development potential. Especially as an important component of the digital economy, digital currency is expected to play a significant role in reconstructing the global financial system and enhancing the efficiency of payment and settlement (Mishra & Prasad, 2024). It is worth noting that as the underlying supporting technology of digital technology, the continuous optimization and iteration of blockchain technology will further enhance the security, reliability and applicability of digital currency (Ahluwalia et al., 2020). Virtual reality technology, by constructing brand-new immersive interactive experiences and breaking the boundaries of traditional scene experiences, has broad application prospects in fields such as entertainment, education, and healthcare (Martin-Gutierrez et al., 2017). At the application level, the digital economy has opened up practical examples such as "New Retail" and "New Manufacturing" (Pantano et al., 2018; Wang & Ng, 2020; Zhang et al., 2014). For instance, in the field of e-commerce, the digital economy has triggered a transformation of traditional e-commerce platforms. New models such as live-streaming sales and social e-commerce are constantly emerging, further promoting the innovation and upgrading of the retail industry.

The rapid development of the digital economy has put forward higher requirements for professionals in financial statistics. From the perspective of talent demand, in the face of increasingly complex financial markets and massive and diverse financial data, financial institutions have a significantly increased demand for high-quality professional talents with both a solid theoretical foundation in financial statistics and advanced data analysis capabilities (Ding et al., 2023). Furthermore, as fintech continues to innovate and technologies such as artificial intelligence, blockchain, and big data are deeply applied in the financial sector, financial statistics professionals still need to reconstruct the "financial statistics and emerging knowledge" system, and possess interdisciplinary and compound capabilities. On the one hand, the new type of talents emphasizes the deep integration of statistics and finance disciplines. In the era of the digital economy, the professionalism of financial statistics work relies on the theoretical foundation of statistics and the knowledge system of finance. Students need to systematically master core theories such as probability theory, mathematical statistics, and sampling techniques. They should be able to

accurately obtain representative financial data samples by applying sampling techniques, and analyze and infer the data through mathematical statistics methods such as parameter estimation and hypothesis testing to ensure the reliability of the data conclusions. Meanwhile, students also need to be familiar with the core contents of financial disciplines such as finance, financial engineering, macroeconomics, and microeconomics, fully understand the operation mechanism of financial markets, the characteristics of various financial products, and the risk-return features, and provide necessary practical knowledge for financial statistical analysis. On this basis, it is also necessary to possess the methods for constructing and analyzing financial statistical models, and be capable of using tools such as regression analysis and time series analysis to model and predict financial data, providing a quantitative basis for financial decision-making.

On the other hand, a new type of talents places greater emphasis on the practical application ability of digital technology. In the era of the digital economy, the application of technologies such as big data and artificial intelligence in financial statistics is becoming increasingly widespread, which puts forward higher technical requirements for professionals in financial statistics, including the ability to process and analyze big data, the ability to apply artificial intelligence technology, and the ability to present data visualization, etc. The financial industry possesses a vast amount of multi-source heterogeneous data, including transaction data, customer information, market conditions, etc. Financial statistics professionals should have the ability to handle the entire data process, be capable of using big data technology for data collection, storage, cleaning and mining, and extract valuable information related to financial business. The application scenarios of artificial intelligence algorithms, such as machine learning and deep learning in financial statistics are continuously expanding. Financial statistics talents need to understand the principles of algorithms and use them to predict and classify financial data. For instance, by using financial transaction data for modeling and analysis, a dynamic risk assessment model can be constructed to accurately assess the risk level of credit business. In addition, relevant talents also need to be proficient in data visualization technology, presenting complex financial statistical results in an intuitive and understandable form, reducing the cost for the decision-making level to understand professional data, and providing clear and efficient information support for decision-makers.

3. Problems in the training of financial statistics talents under the background of the digital economy

3.1. The orientation of talent training objectives is fuzzy

Against the backdrop of the rapid development of the digital economy, some universities, when formulating the talent cultivation goals for the financial statistics major, lack systematic research on the practical demands of the industry and the development trends of the major, resulting in a vague positioning of the talent

cultivation goals and a disconnection from the actual market demands. This is specifically reflected in the following two aspects. One is the insufficient understanding of the demand changes in the financial industry in the digital economy era. With the wide application of technologies such as big data and artificial intelligence in the financial sector, the demand for talents in the financial industry has shifted from the traditional single dimension of "traditional financial theories and classic statistical methods" to a composite dimension of "innovative thinking, digital technology, and interdisciplinary knowledge integration". However, some universities have failed to capture the above-mentioned demand changes promptly through industry research and school-enterprise cooperation, resulting in ambiguous talent cultivation goals and an inability to accurately grasp market demands. Second, there is a lack of forward-looking judgment on the development trends of the financial statistics major. The dynamic evolution of the digital economy drives the continuous iteration of the financial statistics major. From a practical perspective, big data analysis technology has become the core technical support for financial risk management. The application boundaries of blockchain technology in cross-border financial transactions, supply chain finance traceability and other scenarios are continuously expanding. These trends all put forward new requirements for the knowledge system and skill cultivation of the financial statistics major. However, when some universities formulate their talent cultivation goals, they fail to make forward-looking designs in light of the cutting-edge trends in professional development under the digital economy. They still follow the traditional curriculum system and training model, resulting in students lacking core competitiveness when responding to technological changes in the industry and the iterative demands of job capabilities.

3.2. Lack of practicality of professional courses

In the era of big data, many universities have successively established majors related to "Financial Statistics Big Data", but there is still room for improvement in the design of the training system. First of all, the mechanism for the deep integration of courses needs to be improved. Some universities lack a deep understanding and planning of the connotation definition and curriculum logic of the interdisciplinary major of "Financial Statistics and Big Data". In the curriculum design, they merely piece together the financial statistics course with the big data technology course, failing to establish a learning framework of "financial statistics - Big data technology - practical application", resulting in a lack of systematicness and coherence in the curriculum system. For instance, in statistics-related courses, the methods and cases of big data analysis have not been fully integrated yet. In courses related to big data technology, there is a lack of integration with the practical application of financial statistics. This curriculum model leads to fragmented knowledge for students, making it difficult to form a complete "theo-

ry-technology-application" knowledge system. Secondly, the teaching staff needs to be improved. In the era of the digital economy, the "Financial Statistics" major has put forward higher requirements for teachers, that is, they should have a solid theoretical foundation in financial statistics, proficient application ability of big data technology and rich industry practical experience. However, in the early stage of setting up a major, many universities find it difficult to form a compound teaching staff team of an appropriate scale in the short term. Some teachers may only have a certain understanding of a certain aspect of financial statistics or big data technology, lacking the ability to teach across disciplines. This makes it difficult to guarantee the teaching quality and students cannot receive systematic professional guidance. Finally, the practical teaching link is weak. The major of financial statistics is highly practical and requires the transformation of theoretical knowledge and data analysis skills based on real financial scenarios to help students master the skills of data analysis in actual operations. Some universities often have insufficient investment in practical teaching resources and an incomplete mechanism for in-depth cooperation among industry, academia and research, which leads to students lacking practical opportunities and making it difficult for them to apply theoretical knowledge to actual work.

3.3. Teaching mode lags behind

The transformation of the teaching mode of financial statistics in domestic universities is relatively lagging behind, largely due to the problem of teaching staff caused by the late start of professional informatization construction. On the one hand, teachers of financial statistics need to possess both theoretical knowledge of financial statistics and the ability to apply digital technology. However, in the current teaching staff of this major in domestic universities, there is a significant shortage of compound talents who simultaneously meet the above two abilities. Some teachers have rich experience in traditional financial statistics teaching, but their understanding and application ability of digital technology are insufficient, making it difficult to support the teaching demands of integrating theory and technology. On the other hand, the training system for teachers' information-based teaching ability is not perfect. Due to the late start of information-based teaching in the financial statistics major in domestic universities, the teacher training system is not yet complete. The training forms are mainly short-term concentrated lectures, lacking a continuous teaching practice guidance and feedback mechanism. This has restricted the transformation of teaching models and affected the quality of talent cultivation in the financial statistics major.

3.4. The teaching evaluation system is not perfect

Under the background of the continuous upgrading of the demand for compound

financial statistics talents, the teaching evaluation system of the financial statistics major is facing many challenges. On the one hand, traditional teaching assessment indicators mainly focus on examination scores and the quality of papers, making it difficult to comprehensively evaluate students' overall qualities in terms of digital technology application, practical ability, and innovative thinking. On the other hand, driven by the digital economy, the market pays more attention to the practical and innovative abilities of financial statistics professionals. Enterprises tend to favor talents who can quickly adapt to their job positions and skillfully apply big data technology for financial data analysis and decision support. However, the training model of colleges and universities often focuses on theoretical teaching, with relatively weak practical teaching links. This leads to a mismatch and disconnection between the training end and the demand end, making it difficult for students to meet the actual needs of enterprises after graduation.

4. Optimization path of the financial statistics course under the background of the digital economy

4.1. Optimize the Talent Training Program

The traditional talent cultivation program has problems such as "course patchwork and ability disconnection". The new talent cultivation program needs to be based on the principles of "industry demand, digital integration, and practical orientation", which breaks the traditional goal positioning of "theoretical knowledge as the main focus", and strengthens the compound cultivation goal of "core ability of financial statistics, application ability of digital technology, and job fit ability". It's also necessary to build a system of "core basic courses, cross-integrated courses, and practical advanced courses", and establish a dynamic update mechanism to ensure the timeliness of the courses.

4.2. Improve the Innovative Education System

"Innovation" is the core competitiveness of financial statistics talents in the digital economy era. However, the current education system has problems such as fragmented cultivation of innovation ability and insufficient transfer of innovation achievements. The previous text mentioned the "Core Foundation, Cross-integration, and Practical Advancement" curriculum system. In the core basic courses, the project-based learning (PBL) model can be adopted. By setting innovative tasks, students can be guided to explore independently and cultivate innovative thinking. In the cross-integration module, innovative cases in the field of financial statistics are introduced. The teaching logic of "case dissection, problem exploration, and method innovation" is adopted to guide students to think about the innovative combination points of technology and practice. In the advanced stage of practice, a "research-competition" practice platform is established to support students in inde-

pendently exploring topics related to the digital economy, guiding them from passive participation to active exploration and then to solving practical problems. Moreover, the innovative achievements in research and competitions are quantified as assessment indicators to evaluate students' innovation capabilities.

4.3. Create a Dual Classroom Education Model

The course of financial statistics is highly practical. This major can adopt a teaching method that combines classroom instruction with the second classroom. In terms of classroom teaching, teachers base their teaching on imparting professional knowledge and focus on cultivating students' theoretical critical thinking and data analysis abilities. For instance, in the course of financial statistics, by explaining the application of statistical methods in the financial field, it helps students master the basic skills of data processing and modeling analysis. At the same time, interactive teaching methods such as group discussions are introduced to encourage students to ask questions actively and participate in discussions. In the second classroom, by organizing various extracurricular activities such as academic lectures, science and technology innovation competitions, and social practices, a platform for practical exploration and innovation cultivation is built for students, stimulating their interest in learning and enthusiasm for innovation. For instance, we can invite experts from the financial industry to give lectures and help students understand the latest industry trends and actual demands. We can also organize students to participate in financial modeling competitions and financial statistical analysis contests to enhance their practical abilities and teamwork skills. By organically integrating classroom teaching with the second classroom, it’s easy to guide students to combine theoretical knowledge with practical application, and cultivate their innovative ability and comprehensive quality.

4.4. Build Three Education Platforms

To comprehensively enhance the practical abilities of financial statistics professionals and meet the demand for compound talents in the digital economy era, the following three major platforms can be established to achieve the goal. First, a professional practice platform. This platform takes the innovative professional practice model as its core. By opening up various laboratories and discipline research bases, it provides students with practical operation environments similar to the actual scenarios of the industry. Students can rely on this professional practice platform to collect, organize and analyze financial data, apply the statistical methods they have learned to model and predict, and improve their practical operation ability. For instance, in the financial engineering laboratory, students design financial products and conduct risk assessments based on real market data, and become familiar with the operation mechanism and trading rules of the financial market. Second, the technology service platform. This platform focuses on the transformation of theo-

retical knowledge and social application achievements. Through activities such as rural revitalization, statistical surveys, and serving the countryside people in three aspects, it provides students with opportunities to participate in social practice, guiding them to apply professional knowledge to solving practical problems, and enhancing their sense of social responsibility and innovative practical abilities. For instance, students can collect regional economic and industrial development data, apply financial statistics knowledge to formulate development plans for local governments, and provide financial support and suggestions. Thirdly, an innovation and entrepreneurship practice platform. This platform aims to stimulate students' innovative thinking and entrepreneurial qualities. By organizing various subject competitions at all levels, such as entrepreneurship competitions, mathematical modeling competitions, and statistical modeling competitions, as well as entrepreneurial practices, it enhances students' innovation and entrepreneurship capabilities.

5. Conclusion

Under the background of the digital economy, the training of financial statistics professionals faces many challenges, but it is also full of opportunities. This paper deeply discusses the optimization research of financial statistics curriculum under the background of the digital economy, analyzes the connotation, development prospect, and application status of the digital economy in financial work, clarifies the requirements of the digital economy for financial statistics professionals, analyzes the problems existing in the current training of financial statistics professionals, and puts forward corresponding innovative measures. Through continuous optimization of curriculum, innovation of teaching mode, improvement of evaluation system, and other measures, it is helpful to cultivate high-quality financial statistics professionals who meet the needs of the digital economy era, and make contributions to the development of the financial industry and economic and social progress.

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