

Innovative Research on Cultivation of "Butler-Type" Digital Intelligent Financial Talents for Small and Medium-sized Enterprises--A Practical Exploration Based on Ningbo University of Finance and Economics

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Abstract: In the context of the digital transformation of small and medium-sized enterprises in Zhejiang Province and the shortage of composite financial talents, there are bottleneck problems such as the homogenisation of traditional financial management personnel training, the disconnection of civic and political education, and the insufficient industry-teaching synergy. The construction of a three-dimensional positioning system will address these issues. The Ningbo Finance and Economics Institute of Finance and Economics has adopted a four-dimensional curriculum restructuring approach, integrating the four whole civic and political and industry-teaching synergistic mechanisms. This initiative is focused on supporting small and medium-sized enterprises, with the objective of establishing a "Housekeeper-type" Digital Intelligence Financial Talent Training Mode. The tracking analysis, based on data concerning teaching reform practice from 2013 to 2023, demonstrates that the training model has been successful in transforming traditional financial education into digital intelligence and application-oriented learning. This transformation has been achieved through the deep integration of the education and supply chains of SMEs' talents. The model provides a foundation for the reform of financial management majors in applied undergraduate colleges and universities.

Keywords: Stewardship; Digital Intelligence; Finance; Talents; Small and Medium-Sized Enterprises; Industry-Education Collaboration; Curriculum Civics; Applied Talent Cultivation

1. Introduction

With the development of artificial intelligence, big data and other information technologies, Zhejiang Province and other small and medium-sized enterprises in densely populated areas urgently need financial, tax and other professional knowledge^[1]. They also need big data analysis and AI tools to integrate business finance and decision-making support, and to solve the problem of the homogenisation of traditional personnel training. This will enable them to accurately match the demand for 'loyal and reliable' employees. The demand is for "loyalty, reliability and multi-talent". Training "butler-type" digital financial talent is an important link between educational innovation, enterprise demand and regional economies, providing core talent support for the sustainable development of small and medium-sized enterprises^[2].

2. Concepts Related to Stewardship, Digital Intelligence and Financial Talent

In order to adapt to the needs of local economic development in Zhejiang Province and integrate digital financial technology, the financial management profession at the Ningbo Institute of Finance and Economics insists on professional development to serve the development of the local economy. It adheres to the "housekeeping" characteristics of financial personnel training and cultivates the "housekeeping" financial talents required by small and medium-sized enterprises^[3]. This is achieved through leadership in ideology and politics, reconstruction of the curriculum system and innovation in classroom and practical teaching. "Butler-type" financial talents with numerical and intellectual skills. Here, "housekeeper-type" financial talents refer to compound talents that meet the needs of small and medium-sized enterprises. These

talents are not only honest and reliable at the moral level, but also multi-talented at the knowledge and ability level.

In line with the requirements of regional economic development, we have established three training programmes in the areas of SME financial stewardship, investment and financial management, and family wealth management^[4], to support the growth of small and medium-sized enterprises (SMEs), high-net-worth individuals, and family businesses.

The 'stewardship' financial talents defined in this study have three-dimensional characteristics: an ethical dimension (professional conduct); an ability dimension (integration of business and finance); and a technological dimension (application of digital intelligence). This highlights the cultivation of students' ability to apply artificial intelligence, big data, and other technologies for data mining and financial analysis. This will make them competent for financial management positions in modern enterprises^[5]. It is the enterprise steward who combines ethics, cross-border integration, and technological innovation.

3. Three Bottlenecks in the Traditional Training Model

3.1 Disconnect between Traditional Financial Management Personnel Training and the Demand for Regional Complex Financial Personnel

Conventional financial talent is predominantly oriented towards accounting proficiency, exhibiting a deficiency in collaborative business acumen and strategic analysis. Research findings indicate that 82.6% of small and medium-sized enterprises encounter a "failure in industry and finance integration ability", while 76.3% confront a digital talent deficit. This predicament engenders challenges in the financial sector's involvement in business decision-making processes.

The application of digital technology within financial departments is suboptimal. A survey of financial staff revealed that less than 30% have attained proficiency in RPA, Python financial analysis and other digital tools. This substandard level of digital literacy is problematic in the context of the digital transformation of small and medium-sized enterprises (SMEs), where there is a dearth of

professionals with the necessary skills, such as data modelling and intelligent risk control. This has resulted in the prevalence of data silos within the industry and finance^[6].

3.2 The Serious Problem of the 'Two-Skin' Divide between Professional and Ideological Education

The traditional training model adopted by colleges and universities has not been integrated into the regional cultural fabric, meaning that graduates lack a sense of identity with small and medium-sized enterprises, resulting in a turnover rate of up to 45%. According to feedback from enterprises, only 28% of financial personnel are willing to work for SMEs long-term, which affects the continuity of financial management.

3.3 The Talent Cultivation Path is Single and Lacks Innovation

The cultivation system is out of touch with industrial demand. The college curriculum favours theory, and the degree does not match the "one person, multiple positions" practice of small and medium-sized enterprises. The survey shows that only 15% of recent graduates are qualified for financial management positions in small and medium-sized enterprises, highlighting the lack of synergy between industry and education. Professional literacy and strategic vision are insufficient. Financial personnel generally lack risk early warning and value management capabilities, and only 12% can independently complete EVA value analysis, which restricts the sustainable development of enterprises. At the same time, weak professional ethics education increases the risk of financial fraud^[7].

4. Construction of a Stewardship-Type Digital Financial Talent Training Model

This training model is based on a 'Trinity' competency framework comprising a value dimension (professional ethics and Yongshang culture), a professional dimension (industry, finance, tax and management integration ability) and a technical dimension (RPA, Python and Big Data application). It realises dimensional transformation through the 'Four Forces' cultivation system.

4.1 Positioning of 'Housekeeper-Type' Talent Cultivation

Aiming to solve the three major issues mentioned earlier, this training model provides solutions from three perspectives: service, ability and value.

4.1.1 Service positioning: addressing the demand for financial talent among local SMEs Given that more than 90% of enterprises in Ningbo and Zhejiang Province are small and medium-sized, and considering the shortage of financial talent with the ability to integrate business and finance, as well as the application of digital finance in small and medium-sized enterprises, we will cultivate "housekeeper-type" financial talent to meet the needs of small and medium-sized enterprises for "one person with multiple roles, providing decision-making support and risk prevention and control"

4.1.2 Capability positioning: the 'four forces' cultivation system for housekeeper-type digital intelligent financial talent

According to the digital transformation concept put forward by the OECD (Organisation for Economic Co-operation and Development), it encompasses technology application, business insight and ethical responsibility. Referring to the 'intelligent financial talent competency framework' proposed by Zhejiang University, Ningbo Finance and Economics College's financial management programme puts forward the 'Four Forces' cultivation system for housekeeper-type digital intelligent financial talents^[8], as follows: Firstly, the integration of business and finance, including financial accounting ability, financial business synergy ability and cross-departmental collaboration ability. Second, innovation in digital intelligence, specifically the application of RPA, Python and other digital intelligence technology tools for financial business processing and workflow innovation. Secondly, innovation in digital intelligence, specifically the application of RPA, Python and other digital intelligence technology tools for financial business processing, as well as the ability to innovate workflow. Thirdly, wealth management and control, including managing family wealth and inheritance. Fourthly, managing financial resources, including investing in enterprise projects, financing and operation^[9].

4.1.3 Value orientation: integration of local cultural genes and digital intelligence

empowerment

Combining the school's local and application-oriented characteristics with those of the financial management major, the course ideology of the financial management major is formed from the integration of the financial values of financial literacy, the "steady and responsible" spirit of Yongshang culture and the "unity of knowledge and action" concept of Yangming Xinshenxue. These form the core elements of the "three-level progressive" programme of financial management. The focus is on developing the professional ideology and brand of 'financial and business education', condensing the core elements of the professional curriculum's ideology and politics, and forming a system of professional ideology and politics elements in the three-level progression of 'family and national responsibility, vocational literacy, and personal qualities'. At the same time, the elements of ideology and politics are integrated into the talent cultivation programme to guide the construction of the curriculum. At the same time, civic and political elements are integrated into the talent training programme to guide the construction of courses. Specifically, this includes the following:

First, the level of 'national responsibility', focusing on patriotism, compliance with the law, the four consciousnesses, the four self-confidences, and so on.

Second, the level of 'professionalism', focusing on honesty and trustworthiness, dedication, objectivity and impartiality, and professional competence.

Thirdly, the level of 'personal quality' focuses on financial and commercial elements^[10]. The "personal quality" level focuses on elements such as financial and labour literacy, self-confidence, concentration and the spirit of Yongshang, as shown in Figure 1. This is shown specifically in Figure 1.

4.2 Four-dimensional Integration and Reconstruction of the Curriculum System to Address the Disconnect between Traditional Training and Regional Demand

In view of the serious homogenisation of traditional financial management talent and the mismatch between SMEs' need for 'integration of business and finance' and 'one person for many jobs', Ningbo Finance and Economics College has designed a curriculum system

based on the OBE concept and job competency requirements. According to the four dimensions of 'finance + business management', 'finance + wealth inheritance', 'finance + financial management' and 'finance + numerical decision-making', the curriculum has been reconstructed. "Finance + financial management" and "Finance + digital decision-making" are shared modules that strengthen students' ability to apply digital intelligence.

This improves the fit between the training objectives of new-quality financial talent and the demand for talent in the local economy, accurately matching it to the local economy's needs. This effectively solves the problem of the traditional financial management personnel training model being too homogeneous and not matching the local economy's demand for manpower (see Figure 2).

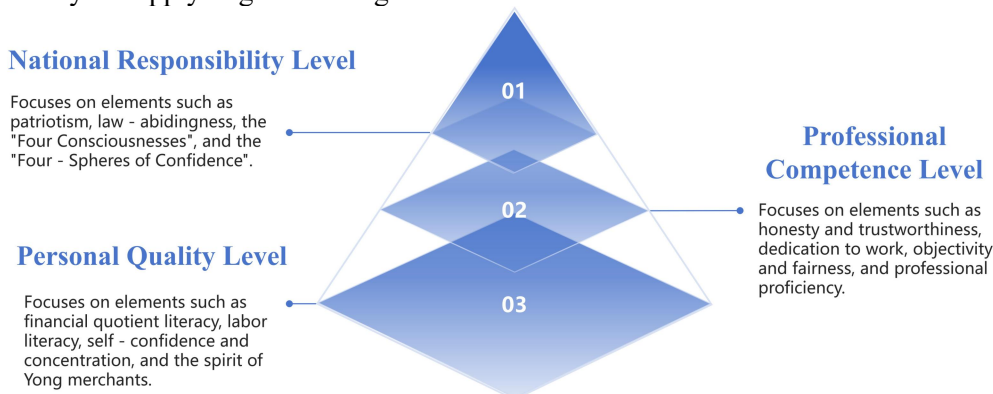


Figure 1. Financial Management Programme's 'Three-Level Progressive' Core Elements of Civics in the Curriculum

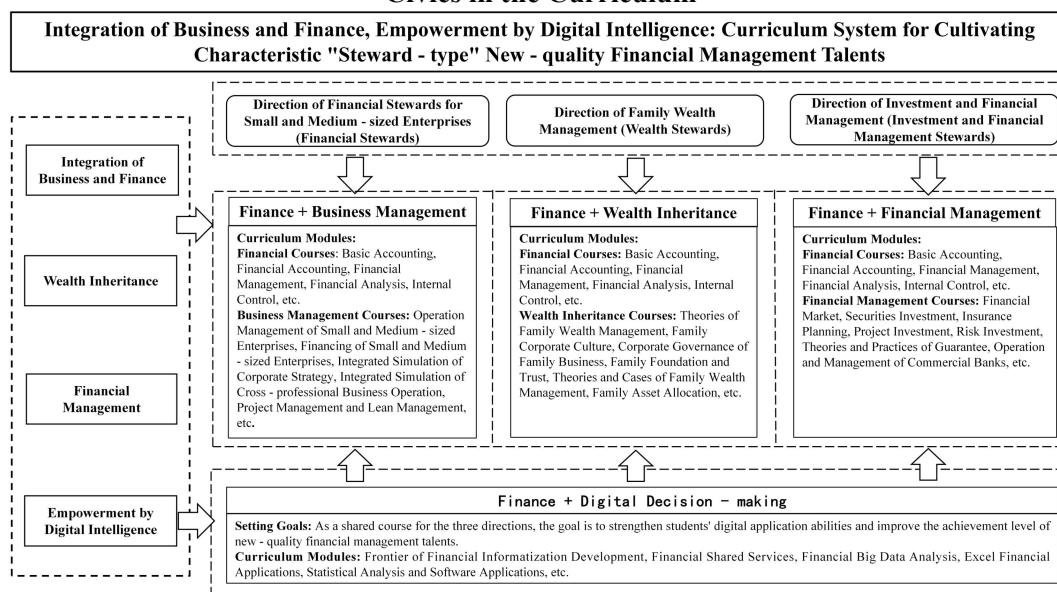


Figure 2. Stewardship, Numerical Intelligence and Financial Talent Development Programme Modules

As shown in Figure 2, the following courses have been introduced in the Finance+Business Management Module to strengthen cross-departmental collaboration:

- “Operation Management of Small and Medium-sized Enterprises”
- “Comprehensive Simulation of Financial Decision Making”
- “Comprehensive Practical Training of Interdisciplinary Enterprise Operation Simulation”

The following courses have been introduced in the Finance+Wealth Inheritance Module to meet the needs of intergenerational inheritance of family enterprises in the region:

- “Introduction to Family Wealth Management”
- “Family Funds and Trusts”
- “Laws and Cases of Family Wealth Management”

The Finance+Financial Wealth Management module offers courses such as 'Securities Investment', 'Financial Planning' and 'Project

Investment' to enhance SMEs' investment and financing decision-making capabilities. The Finance+Digital Decision-Sharing module offers courses such as 'Frontier of Financial Informatization Development', 'Analysis of Big Data in Finance' and 'Application of Excel in Finance' to open up the data-driven decision-making chain.

4.3 The Four-Integrated Civic and Political System Solves the Problem of Dual Professional and Civic and Political Education.

In response to the shortcomings of traditional civic education, such as a lack of professional loyalty and cultural identity, as well as insufficient synergy between civic and professional education, the financial management programme at Ningbo Finance and Economics College has developed a “four-integration” approach to civic and political education. This approach specifically promotes the integration of civic and professional education through three key areas.

Firstly, the integration of ideological and political leadership with financial and business education, and the implementation of the “1+1+1” brand construction. The implementation of the professional head and the head of the ideological and political “double lead”. A professional establishment of a nurturing studio (financial and business nurturing studio), a nurturing project (financial and business nurturing project), to build “1 + 1 + 1” financial and business nurturing brand of ideology and politics.

Second, the core elements of ideology and politics are condensed to focus on building the 'financial and business education' brand. According to the school's local and application-oriented characteristics and positioning, and combined with the specialty characteristics, the core elements of the major courses are condensed to form a three-level progressive system of professional civic elements: 'national responsibility, professionalism and personal quality', creating the 'financial and business education' professional civic brand. Brand.

Thirdly, the four integration modes ensure that civic and political elements are incorporated into the entire talent cultivation process. Through the 'combination of point and surface', the elements of ideology and politics are fully

integrated into the whole profession, with a focus on creating the 'financial and business education' brand of ideology and politics. The elements of ideology and politics are integrated into the whole curriculum through the 'five-in-five' mode, which involves integrating them into human training, the syllabus, the classroom, teaching materials and test papers. Integration into the whole classroom is achieved through the 'six-in-six' method, which involves incorporating hot policies, advanced technology, enterprise application scenarios, advanced thinking training, financial (industry) experts and typical cases into the classroom. Integration into the whole practice is realised through the first classroom practice, the second classroom (clubs and competitions) and the third classroom (off-campus practice). The second classroom offers activities such as the Financial Business Culture Festival, the Financial Business Lecture Hall and the Financial Literacy Competition. In the third classroom, college students go into rural communities and primary and secondary schools to preach financial literacy, and these activities have been reported in the media more than 30 times.

4.4 The Industry-Teaching Cooperative Innovation Cultivation Model Overcomes the Issue of a Single Training Path

Traditional teaching relies on theoretical indoctrination, but the practical application of digital technology is insufficient. The financial management programme at Ningbo Finance and Economics College solves this problem by innovating classroom and practical teaching to train traditional financial management talents. Classroom teaching is innovative. Firstly, case-based teaching is used to empower classroom innovation. Teachers actively use case-based teaching and engage in case development. The number of cases in the database is the highest in the university. Secondly, school-enterprise cooperation creates collaborative classrooms. The programme currently has eight industry-teaching integration courses at school level. School-enterprise instructors teach classes together to create collaborative classrooms. Thirdly, digital intelligence empowers the creation of immersive classrooms. This is achieved through virtual simulation software, role-playing and so on. , to stimulate students'

learning motivation and improve their learning ability, as well as encouraging classroom participation.

Fourthly, the quality of teaching in the core courses of the major is evaluated through cloud monitoring. All the core courses of the major are monitored through the cloud classroom and the current course attainment degree is above 80%.

Innovation in teaching practice. Firstly, based on the Digital Intelligence Tax Academy platform (a school-level industrial academy), we have developed a four-party training mechanism comprising a “school + digital enterprise alliance + wealth management organisation + authoritative training institution” partnership to jointly cultivate “housekeeping-type” financial talent of a new calibre. Secondly, guided by the capabilities of these financial professionals, we have developed a dual platform combining virtual and real-life training in four progressive levels. This combines virtual software experiments and real-life practice to create a four-year, uninterrupted teaching system that improves students' post-competence and facilitates “zero-distance” integration with enterprise units.

Practical teaching establishes a ‘three-classroom linkage’ mechanism: the first classroom conducts virtual simulations and other professional practical training; the second classroom organises financial and business culture festivals and other disciplinary activities, with an average annual attendance of 800 people; and the third classroom implements the ‘Salary Flame Enlightenment’ social service project, with lectures reaching a cumulative total of 12,000 people.

5. Implementation Results

After 10 years of exploring and iteratively improving talent cultivation, the differentiated and characteristic “housekeeping” model for cultivating numerical and intellectual financial talent in the financial management profession has been highly recognised by the government, industry associations, peer experts, society and employers, and has been reported on by *Guangming Daily* and many other media outlets. This specialism has been rated as a first-class specialism in Zhejiang Province and a flagship specialism in the city. Training “housekeeper-type” financial talent enhances

the school's contribution to regional economic development and strengthens its ability to serve this sector. It is also highly compatible with the financial talent needs of small and medium-sized enterprises. The talent cultivation model has realised three breakthroughs: first, precise alignment of talent cultivation standards with regional industrial needs; second, deep integration of the education chain with SME talent supply chains; and third, transformation of traditional financial education into digital intelligence. Over the past 10 years, graduates' employment competitiveness in SMEs has increased, with a one-time employment rate of over 96% in SMEs and an employment matching rate that exceeds the provincial average. The employer satisfaction rate exceeds 90%. The quality of applied personnel training has significantly improved to meet the specific requirements of SMEs and family-owned enterprises for financial management personnel, providing a valuable reference for undergraduate financial management specialties at applied universities.

5.1 Significantly Improving the Quality of Talent Training to Support the Development of Regional SMEs

This speciality has cultivated 8,227 talented individuals adapted to enterprise development for society, of whom nearly 78% are engaged in financial work in small and medium-sized enterprises. Around 8% of graduates are employed in family enterprise wealth management, while nearly 15% are engaged in financial management. This has created a competitive landscape with other colleges and universities. It was awarded the advantageous specialty project of Zhejiang Province in 2016, the brand specialty project of the Ningbo Municipal Government in 2017, and the first-class specialty construction project of Zhejiang Province in 2019. In 2019, it became a first-class specialty construction project in Zhejiang Province.

Students' practical application ability and innovation and entrepreneurship ability have gradually improved. The acquisition rate of “double certificates” among students is 100%, as is the participation rate in disciplinary competitions. Students have participated in various disciplinary competitions and won a total of 121 awards, including 29 at national level, 87 at provincial or ministerial level and 5

at municipal level. Of these, 121 students won first, second or third prize in the Accounting Informationization Competition and 35 students won prizes in the Challenge Cup. Notably, finance and management students won the gold medal in the Provincial Competition, the highest achievement in the school's history. Twelve students won third prize in the College Students' Career Planning Competition, twenty-two students won first, second and third prizes in the Case Competition, and twenty-two students won third prize in the Design Competition of Statistical Survey Programs. Three students won third prize in the Statistical Survey Design Competition. The number of students who won first, second and third prizes in Class A competitions in Zhejiang Province, such as the Enterprise Management Simulation Sand Table and Financial Innovation Competitions, is also notable, as is the number of students who have actively participated in teachers' scientific research projects and written and published more than 200 papers in the public domain.

According to survey data from the Zhejiang Provincial Examination Bureau, the implementation rate of graduation direction over the past three years has been over 96%, ranking second in the province. The degree of relevance of employment specialties has been over 94%, ranking first in the province. The overall satisfaction rate of students has been over 94%, ranking first in the province, as has the satisfaction rate of employers.

5.2 The Results of Constructing the Ideological and Political Education Element of the Financial Management Programme are Becoming Increasingly Apparent

The programme adopts 'financial and business education' as its ideological and political brand, integrating the elements of ideology and politics into the entire talent cultivation process. Currently, there are nine provincial-level model courses, nine school-level model courses, two provincial-level teaching reform projects, four excellent teachers at municipal level and eight excellent teachers at school level. Every year, the university organises and carries out activities such as the Campus Financial Culture Festival, the Financial Lecture Hall and the Financial Literacy Competition. It also carries out one old and

one young financial preaching session during off-campus practice and has set up the 'Flame Enlightenment' post-2000 preaching group, which preaches off-campus in the form of comedy, sketches and rap. The related activities have been reported in the authoritative media more than 30 times.

5.3 The Results of the Financial Management Programme's Classroom and Practical Teaching have Gradually Become Apparent.

Currently, this specialty has 20 provincial first-class courses, ranking it first among all specialties in the university. There are four catechism courses in Ningbo, five provincial teaching reform projects and one municipal teaching reform project, eight provincial '13th Five-Year Plan' new teaching materials, one first prize for excellent teaching cases in the flipped classroom, two third prizes for excellent teaching cases for applied teachers, one second prize for municipal teaching achievements, One special prize and two first prizes for school teaching achievements. Teachers actively develop teaching cases and apply them in teaching. Among these, 20 cases have been selected for the China Management Case Sharing Centre, five cases for the China Business Administration Case Centre, three cases for the "100 Excellent" cases and three cases have been awarded third prize in the "Excellent Case Maker" Development Competition. In cooperation with UFIDA and other enterprises, the company has won four industry-teaching integration projects from the Ministry of Education, set up the 'Ningbo CFO Elite Club' with the Ningbo Managers Association and established the New Generation Entrepreneurs College. The company has also set up 51 practice teaching bases and carried out a '3+1' special class to train employees of cooperating companies. The '3+1' speciality classes are carried out in collaboration with partner organisations to nurture talent in areas where there is a shortage of skilled workers, such as the Family Wealth Class, the China Merchants Securities Class and the Kaiyuan Accounting Class. The 'Shenzhou Kaiyuan Bookkeeping Practice Teaching Base' was recognised as a provincial model off-campus practice education base for college students, and the 'Digital Intelligence Finance Off-campus Practice Base' was

recognised as a university model off-campus practice education base for college students. The “Digital Intelligence Finance and Taxation Industrial College”, a school-enterprise co-construction project, was awarded the school-level industrial college project.

5.4 Great Social Influence and Wide Reach

Professional teaching reform and development has attracted the attention of local Chinese universities, with nearly 20 colleges and universities, including the University of International Business and Economics, Chongqing University of Science and Technology, Wenzhou Business School, Guangzhou Institute of Commerce and Industry, and Huaihua Institute of Technology, engaging in communication with each other. This has had a significant impact on similar institutions. Over the past five years, the Family Wealth Management Institute has received more than 3,000 government leaders, media personnel, wealth management organisations, and other professionals, and its professional training has received widespread recognition. The Institute organised and hosted the 2014 Provincial Accounting Informatization Competition and Accounting Teaching Reform Seminar. On 30 October 2014, Zhejiang Online reported that 'China's First Family Wealth Management Specialty Officially Opened'. In 2019, the Institute hosted the Digital Cloud Finance Talent Innovation Training Seminar, which was reported by China Education Online. In 2021, the Institute hosted the Ningbo Family Enterprise Inheritance and Communication Seminar, which was also reported by China Education Online. The organisation has also organised and hosted the Ningbo Family Enterprise Inheritance and Development Forum. In 2024, it organised and hosted the Ningbo Business Spirit and Family Enterprise Inheritance Conference, which was reported by a number of media outlets.

6. Conclusion

The Ningbo Institute of Finance and Economics' (NBIFE) innovative approach to cultivating 'housekeeper-type' numerical and intellectual financial talent for small and medium-sized enterprises (SMEs) has transformed traditional financial education by systematically reconstructing the model to

focus on application-oriented talent development. Its innovative approach is reflected in the following:

6.1 Three-Dimensional Positioning System

We have constructed a three-dimensional talent cultivation model based on service positioning (aligning with regional needs), ability positioning (the 'four forces' framework for cultivating talent) and value positioning (integrating cultural values and digital intelligence).

6.2 Four-Dimensional Curriculum Reconstruction

The curriculum is organised around four themes: 'Finance + Business Management', 'Finance + Wealth Inheritance', 'Finance + Financial Management' and 'Finance + Digital Intelligence Decision-Making'. Industry and finance integration is strengthened, as is the application of digital intelligence technology.

6.3 Integration of the Four Aspects of Ideology And Politics

Through the integration of "all majors – all courses – all classrooms – all practices", local cultural elements such as Yongshang culture and Yangming Xinxue are transformed into resources for ideological and political education.

6.4 Collaborative Innovation between Industry and Education

Relying on the Digital and Intelligent Taxation Industry College, we have constructed a practice platform combining the real and virtual realms with four levels of progress, forming a four-way linkage mechanism involving a school-enterprise alliance, wealth organisation and training organisation.

After ten years of practice, the model has achieved remarkable results in talent cultivation (an employment rate of 96% and a degree of professional relevance of 94%), civic and political construction (the development of a provincial curriculum model for civic and political education) and social services (the training of over 8,000 individuals), providing a replicable paradigm for the reform of financial management specialties in applied colleges and universities.

Breakthroughs in generative AI, large language models and other technologies

mean that future training of 'housekeeper-type' digital financial talent can deepen the application of AI technology in several areas. These include the development of intelligent teaching tools and personalised competence diagnosis systems, dynamic curriculum optimisation mechanisms, the cultivation of AI ethical literacy and industry-teaching collaborative wisdom platforms to optimise and upgrade. These technological innovations will help to overcome the limitations of traditional training, such as insufficient personalisation and lagging technology application, enabling "stewardship" talents to truly possess the core competitiveness of mastering intelligent financial systems and leading the digital transformation of enterprises. This will also help to cultivate new quality productivity with digital literacy and business intelligence, promoting the high-quality development of regional small and medium-sized enterprises.

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