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RESEARCH ON TEACHING OPTIMIZATIONOF FINANCIAL MEASUREMENT SOFTWAREAPPLICATION COMBINED WITH TRADITIONAL FINANCIAL COURSES

Resume. *In the context of the development of digital finance and financial technology, the requirements for financial professionals in the financial industry have changed, and quantitative analysis has changed from manual data collection to quantitative analysis software. Therefore, the traditional professional courses of finance majors have also embedded the teaching of measurement software application. This paper takes the teaching of professional courses in undergraduate teaching classes of finance majors as an example. This paper studies the teaching process of the combination of financial measurement software application and traditional professional courses, and finds that the combination degree is low and the teaching effect is poor. The paper studies the factors that affect the teaching effect, and then puts forward the teaching optimization plan such as the construction of measurement laboratory, online and offline teaching and cooperation with financial enterprises.*

Keywords. *Traditional finance, Financial measurement software, Teaching optimization.*

Introduction. With the rapid development of financial technology and big data technology, the quantitative analysis needs of financial enterprises are increasingly dependent on machine computing and financial measurement software, and traditional financial professional courses can no longer meet the job needs of enterprises. Therefore, combining traditional financial knowledge with the application of financial measurement software, and using financial measurement software to quantify and analyze data on the basis of traditional financial theory is the innovation point and core of current teaching. At present, the combined teaching is still in the exploratory stage, and it is urgent to optimize the teaching.

Research content and Methods. Main research contents. 1. Teaching status and problems in the combination of financial risk management and measurement

software application of traditional professional courses of class A. 2. Analyze the factors that affect the current teaching effect and find out the main causes of the problems. 3. Put forward effective teaching improvement plans based on the analysis of factors leading to problems.

Research methods. This paper adopts case analysis method and literature research method.

Analysis of the teaching status of combining measurement software application with traditional professional courses. Taking the financial risk management course of Class A as an example, financial measurement software was used to analyze data, which changed students' thinking of quantifying risk factors by traditional analysis methods, and greatly improved the efficiency of data processing and the accuracy of quantitative analysis. The course consists of 4 class hours per week, mainly explaining the data processing process. The teacher uses the computer operation data processing process as an example, and students observe the operation process of the measurement software through the projection of the teacher's computer. Every 4 class hours are taught in ordinary classrooms instead of computer rooms.

The current teaching plan is as follows: The teacher takes the actual business of a financial enterprise as an example, quantifies the risk factors through some series of data analysis, and then puts forward effective risk control plans combined with the financial risk theory. The teacher first divided the students into groups, asked them to fully discuss which measurement software to choose to analyze the data, and then proposed specific analysis plans and risk control measures. Since the operation of three measurement analysis software, STATA, EVIEWS and SPASS, was mainly introduced in the teaching, most of the students chose these two measurement software to process the data. This semester will not be taught in the computer room. After the students' discussion, the teacher will demonstrate the process of quantifying risk factors with the measurement software of the teacher's computer. Students will observe the operation process through the projection screen. After the quantitative results are obtained, the risk control plan will be proposed based on the data obtained and risk management theory. In the whole teaching process, teachers mainly use the classroom interaction mode of group discussion and questioning.

Results of adopting the current teaching plan: In the final exam of the financial Risk Management course, knowledge related to the application of measurement software accounts for 30% of the exam content. The final exam of this course is 100 points, of which the application part of measurement software is 30 points. There are 45 students in Class A, and the scores of the measurement software part are as follows: 10 people scored in the 0-10 division, 25 people scored in the 10-15 division, and 10 people scored in the 15-25 division. It can be seen from the examination results that students have not mastered the key

knowledge of financial risk factors and data processing by financial measurement software, and there is still a lot of room for improvement.

Table1 - The proportion of people in each score segment

Score range	Number of people	Proportion of the number of points
0-10	10	22%
10-15	25	56%
15-25	10	22%

The problems existing in the current teaching situation are as follows: 1. Students are relatively unfamiliar with the practical operation of software, and their mastery of practical operation does not meet the requirements in the teaching syllabus. 2. Students' enthusiasm in class is insufficient, students' interest in learning is not high, and students generally think that the course content is difficult. 3. The cases and data used in the teaching are not rich enough, and the data are outdated and backward, which cannot keep up with the current financial business mode and industry environment.

The reasons leading to the problem are analyzed as follows: 1. The computer room of the school does not invest enough in quantitative software, and the hours of software operation practice are too few. Students can only learn the use of software by watching the teacher's operation. 2. The teaching method and classroom interaction are relatively simple, mainly focusing on class group discussion and questioning, which cannot stimulate students' enthusiasm in class and interest in the course. 3. Although case teaching is mainly adopted, the cooperation between the school and financial enterprises and the work of industry-university-research are not fully carried out, and the business data and cases provided for teaching are relatively lacking.

Optimization plan for teaching status: 1. Strengthen laboratory construction and increase computer room practice hours. Establish a professional financial quantitative analysis laboratory, equipped with advanced hardware and software facilities, and introduce the latest quantitative analysis technology and software into the classroom in a timely manner to provide students with a good practice environment. 2. Adopt online and offline teaching, provide rich teaching resources through online platforms, such as video tutorials and online discussions, improve the flexibility and interactivity of teaching, and enhance students' practical perception and learning interest. In addition, a series of challenging project tasks can be designed, so that students can master the application skills of quantitative analysis software in the practice process of completing the project, and cultivate students' practical ability and team cooperation ability. 3. The school can establish cooperative relations with financial institutions and quantitative investment

companies, which can not only obtain current financial business cases and data, but also provide internship and practical training opportunities for students, so that students can get in touch with real financial markets and quantitative analysis projects. Students can also be encouraged to participate in simulated trading competitions organized by financial enterprises, so that students can practice quantitative investment strategies in a simulated environment to improve their operational skills and investment level.

Conclusion. Through the research on the combined teaching of traditional financial courses and the application of financial measurement software in class A, it is found that the main problems in current teaching are: the teaching effect of using measurement software to solve traditional financial problems has not reached the standards in the teaching syllabus, students have not mastered the operation of financial measurement software, and they have not actively changed the thinking of quantitative analysis. This paper analyzes the factors that lead to poor teaching effect, and puts forward some teaching optimization schemes such as building quantitative analysis laboratory, adopting online and offline teaching, and cooperating with financial enterprises to provide practical training opportunities for students.

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FROM THE PERSPECTIVE OF THE NEW REGULATIONSON SMALL AND MIRCO LOANS, Zhaoqing RURAL COMMERCIAL BANK EXPLORES THE STRATEGY OF SERVINGF THE "AGRICULTURE, RURAL AREAS AND FARMERS (THREE-FARM)"SMALL AND MICRO ENTERPRISES

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