



Research on Talent Training for Undergraduate Financial Majors and Industrial-Economic Synergistic Development Mechanism in Hainan Free Trade Port

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Abstract: As the construction of the Hainan Free Trade Port has entered a stage of full deepening, the financial industry, as a core supporting sector, is facing opportunities for leapfrog development, creating an urgent demand for specialized and interdisciplinary financial talents. Taking the current development of the financial industry in the Hainan Free Trade Port as the starting point, combined with the regional “4+3+3” characteristics of financial talent demand, this paper analyzes the pain points and shortcomings of the current training model for distinctive financial talents. From multiple dimensions, it proposes optimized paths for financial talent training adapted to the coordinated development of the industrial economy in the Free Trade Port, providing a reference for talent support for the high-quality development of the regional financial industry.

Keywords: Hainan Free Trade Port; distinctive financial talents; training paths; financial industry

1. Introduction

2025 is a critical preparatory period for the closure operation of the Hainan Free Trade Port. Openness, innovation and industrial upgrading in the financial sector have become core focuses of Free Trade Port construction. According to the Overall Plan for the Construction of Hainan Free Trade Port, Hainan focuses on distinctive fields to build a regional highland for financial innovation. Industrial development is inseparable from talent support. By the end of 2025, the number of financial practitioners had reached 120,000, gathering more than 50 high-end financial talents, over 5,000 key financial talents, and more than 100 flexible financial talents (teams). The proportion of financial practitioners with a bachelor’s degree or above reached 60%, those with a master’s degree or above exceeded 10%[1]. The shortage of high-end interdisciplinary and professional technical talents still exceeds 30,000, and the contradiction between talent supply and industrial development demand has become increasingly prominent [2].

Based on the actual construction of the Hainan Free Trade Port, decomposes the talent demand map, analyzes deficiencies in the talent training system, and puts forward targeted optimization strategies to fill the research gap in the training of distinctive financial talents in the Hainan Free Trade Port [3].

2. Current Situation of Financial Industry Development and Talent Demand in Hainan Free Trade Port

2.1 Core Pattern of Financial Industry Development

Hainan has formed four core distinctive industrial sectors, thus constructing a “4+3” distinctive financial industrial system [4]. In 2025, the added value of the province’s financial industry reached 54.103 billion yuan, a year-on-year increase of 5.1%. The industry maintained steady growth, Three core carriers, namely Haikou Jiangdong New Area, Sanya Yazhou Bay Science and Technology City, and Yangpu Economic Development Zone, have taken shape, gathering various financial institutions to form distinctive industrial clusters and becoming the core engine for the development of distinctive finance in the Free Trade Port.

2.2 “4+3+3” Talent Demand Map of Hainan Free Trade Port

Talent demand presents a structural feature of “four core fields + three supporting fields+three competency levels”. Cross-border financial talents need to proficiently master international financial rules and cross-border settlement business; green financial talents require capabilities in carbon accounting and green project evaluation; shipping financial talents are proficient in ship financing and shipping insurance; tourism financial talents are familiar with tourism consumer finance and cultural tourism investment and financing models. Meanwhile, talents for three supporting fields — fintech, wealth management, and marine finance — are needed, with competency levels covering basic operation, professional technology,

and high-end management.

2.3 Current Situation of Talent Supply

Financial talent training in Hainan mainly relies on universities, vocational colleges, and internal enterprise training, but the matching degree between talent supply and industrial demand is low. Twelve universities in the province offer finance-related majors, with about 4,500 graduates in 2024, only a small number of whom are suitable for distinctive positions. Vocational colleges focus on training basic operational skilled talents, serving as the main source of talents for grassroots positions. In addition, the industry suffers from prominent brain drain, and high-end financial talents lack stability, further exacerbating the talent supply gap.

3. Problems Existing in the Training System of Distinctive Financial Talents

3.1 Disconnection Between Training and Industrial Demand

Financial talent training in Hainan is characterized by “emphasis on tradition and neglect of characteristics”. Traditional courses dominate, while distinctive courses for the Free Trade Port are insufficient; localized textbooks are outdated, lacking content closely integrated with innovative practices in the Free Trade Port. Institutions provide insufficient training on distinctive businesses, resulting in an obvious competency gap between graduates and positions [5]. The training system in universities is not yet complete, lacking distinctive training programs suitable for the Hainan Free Trade Port, and the proportion of teachers with practical industry experience is low.

3.2 Imperfect Government-University-Enterprise Collaboration Mechanism

A collaborative mechanism featuring “government-led, university-enterprise oriented, and social participation” has not yet taken shape. Although the government has introduced several supportive policies for financial talents, some policies lack implementation details, and a unified and efficient information sharing platform for matching financial talent demand has not been established. University-enterprise cooperation is mostly limited to shallow internship arrangements, lacking in-depth collaboration such as co-construction of curricula and mutual employment of teaching staff, while the participation of third-party entities remains low.

3.3 Weak Practical Teaching with Free Trade Port Characteristics

Practical teaching mostly relies on simulation software, which is somewhat disconnected from real financial business scenarios. Students are mostly assigned to basic business during internships. Practical training platforms co-built by universities and enterprises close to real businesses are still inadequate.

3.4 Incomplete Policy Support System

Policies such as specialized training programs and funding support for distinctive financial talents are yet to be improved. There is a lack of a cross-regional talent mobility platform, leading to insufficient exchanges with talent clusters including the Guangdong-Hong Kong-Macao Greater Bay Area. Moreover, talent evaluation still mainly hinges on academic qualifications and professional titles, while ignoring practical and innovative capabilities.

4. Optimized Paths for Talent Training

4.1 Reconstruct the Distinctive Curriculum System

Promote in-depth cooperation between financial vocational undergraduate programs and financial enterprises to reconstruct the finance major curriculum system, forming a three-level teaching structure of “basic courses + distinctive courses + practical courses” with a reasonable ratio, focusing on core professional literacy and post-practical ability. Offering modular courses such as Cross-Border Financial Practice and Green Finance and Carbon Accounting. Establish a dynamic curriculum update mechanism to regularly integrate the latest financial policies, industry practical cases, ensuring that teaching content keeps pace with industrial development. Proactively add master’s and doctoral programs in finance to cultivate high-end talents focusing on distinctive fields. Introduce overseas-background teachers to carry out high-level teaching and research.

4.2 Construct a Government-University-Enterprise Collaborative Training Mechanism

Establish a Free Trade Port Financial Talent Training Alliance led by the Hainan Provincial Financial Regulatory Bureau to build an efficient and accurate demand docking platform. Refine and improve supporting policy implementation rules, set up corresponding special training funds, and regularly release a quarterly talent demand list. Vigorously promote the joint

development of distinctive courses between universities and enterprises to realize resource sharing, carry out order-oriented targeted training, and accurately match job demands.

4.3 Build a Practical Training Platform

Establish a “university training base + enterprise practice platform + Free Trade Port practical scenario” three-in-one practical education system. Universities are encouraged to jointly build characteristic training centers with local financial institutions and introduce core business systems; financial institutions shall open internship positions in core posts, adopt a tutorial system for talent cultivation.

4.4 Improve the Support System

Issue relevant special policies and establish an evaluation system centered on practical and innovative capabilities. Targeted special professional title evaluation channels for distinctive financial fields. Link with talent clusters such as the Guangdong-Hong Kong-Macao Greater Bay Area, and establish a Free Trade Port financial talent pool. Improve one-stop talent services, strengthen intellectual property protection and innovation incentives.

5. Research Conclusions and Recommendations

In summary, the Hainan Free Trade Port has formed a “4+3” distinctive financial industry system, with a clear “4+3+3” talent demand map. However, problems exist in talent training, such as disconnection from demand and imperfect collaboration mechanisms. The following paths can effectively solve training pain points and adapt to the development needs of the Free Trade Port: First, the government should set up a special working group to coordinate resource implementation and conduct regular supervision and evaluation. Second, universities and enterprises should sign long-term cooperation agreements to clarify co-construction content and assessment mechanisms. Third, build practical platforms in phases, prioritizing core fields. Fourth, accelerate the implementation of high-end talent policies, simplify procedures, and increase publicity to attract external talents.

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