

ANALYSIS OF INTEREST RELATIONSHIPS IN THE INDUSTRY-EDUCATION INTEGRATION COMMUNITY FOR FINANCIAL AND COMMERCIAL PROFESSIONAL GROUPS IN HIGHER VOCATIONAL COLLEGES

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Abstract: The core of the industry-education integration community for financial and commercial professional groups in higher vocational colleges lies in deepening industry-education integration and school-enterprise cooperation to build a technical and skilled talent training system adapted to the modern industrial system. This involves systematically integrating government policy guidance, industry standard specifications, enterprise practical resources, and college educational resources to form a "government-industry-enterprise-college" four-party collaborative education pattern. The government promotes community construction through policy tools such as financial subsidies and tax incentives; industry associations leverage their market information advantages to build supply-demand docking platforms, formulate industry talent capability maps, issue job skill white papers, and establish coupling mechanisms for standard docking. Enterprises provide real job scenarios to promote the transformation of teaching practice, showing differentiated value orientations in the participation process. This collaborative network of multi-dimensional interests not only reflects the value consensus of each subject on the goal of talent training but also implies deep-seated game relationships in resource investment, income distribution, responsibility boundaries, etc.

Keywords: Higher vocational colleges; Financial and commercial professional groups; Industry-education integration community; Government-industry-enterprise-college collaborative education; Interest game

1 INTRODUCTION

At present, with the vigorous development of emerging business forms such as the digital economy and cross-border e-commerce, the demand for skilled talents with digital operation and supply chain management capabilities in the financial and commercial sector continues to rise. As a general technology, the digital economy has promoted industrial structure adjustment [1], with the main driving factor shifting from capital to data [2]. For this reason, workers need to continuously improve their digital literacy and adhere to promoting employment through development [3-4]. As the main force in building a skilled society, higher vocational colleges systematically integrate government policy guidance, industry standard specifications, enterprise practical resources, and college educational resources through the construction of industry-education integration communities for financial and commercial professional groups, forming a "government-industry-enterprise-college" four-party collaborative education pattern. Industry communities serve talent training and economic development, fully highlighting the needs of industry and enterprises [5-6]. In this process, the construction of industry-education integration communities for financial and commercial professional groups must take into account the interests of all parties. Therefore, it is necessary to deeply analyze the interest relationships of the industry-education integration community for financial and commercial professional groups in higher vocational colleges.

2 ANALYSIS OF INTEREST CONSISTENCY IN THE INDUSTRY-EDUCATION INTEGRATION COMMUNITY FOR FINANCIAL AND COMMERCIAL PROFESSIONAL GROUPS IN HIGHER VOCATIONAL COLLEGES

2.1 Cultivating Talents to Meet Market Demand

The industry-education integration community for financial and commercial professional groups builds a talent training system through a multi-subject collaborative mechanism and establishes an innovation community [7]. As the policy guidance subject, government agencies formulate regional industrial plans and special industry-education integration policies to establish a government-enterprise-school collaborative education framework, which is in line with the needs of industrial digital development [8]. Taking an economic demonstration zone as an example, the local government promotes vocational colleges to form strategic cooperation alliances with above-scale enterprises through the construction of fiscal and taxation incentive mechanisms, focusing on cultivating talents in emerging fields such as e-commerce operation and intelligent logistics management, effectively promoting the upgrading of regional industrial chains and the growth of the digital economy industry. As market entities, enterprises provide real projects and internship positions to enhance students' practical capabilities.

Higher vocational colleges adjust curriculum settings according to market demand to ensure a seamless connection between training programs and enterprise needs, achieving a interaction between talent training and industrial development. As the core subject of supply-side reform, vocational colleges realize the dynamic adaptation of the education chain to the industrial chain through the training model of the industry-education integration community. A higher vocational college in Guangdong has built a three-level collaborative framework of "Professional Construction Committee-Enterprise College-Industrial Professor Workstation" and implemented a mechanism for integrating curriculum standards with professional standards. Specific practices include co-constructing industrial colleges with leading enterprises, introducing real project data to build a modular training system, and establishing a dynamic professional adjustment response mechanism to improve graduates' job fit and employer satisfaction, thus forming an applicable industry-education integration paradigm.

Based on the demand for optimizing human capital investment returns, enterprises achieve customized talent training within the cooperation framework of the industry-education integration community. A leading enterprise in an industrial zone has developed a modular curriculum system through job capability models, established an enterprise teaching department to implement work-study alternate training, and established a dual-tutor quality monitoring system. Practices have shown that the enterprise's application of this model has significantly reduced the new employee training cycle and employment costs, with a systematic increase in the stability rate of key talents and the compliance rate of core skills.

Industry associations build an information hub platform for industry-education integration through the industry-education integration community, specifically including: dynamically releasing industry talent demand white papers, formulating professional skill level standards, and developing integrated training programs for "courses-positions-competitions-certifications". By organizing skill competitions and school-enterprise docking activities, industry associations effectively promote the update rate of professional construction plans, forming a positive development pattern with competency-based as the core, especially showing significant improvements in digital skills training.

2.2 Promoting Collaborative Development of Industry and Education

The industry-education integration mechanism plays a core driving role in the collaborative development of the financial and commercial industry and vocational education. It effectively eliminates the structural barriers between the industrial and educational sectors, promotes the deep coupling and collaborative evolution of resource elements between the two sides, and constructs a systematic support for cultivating high-quality composite skilled talents meeting the needs of modern industries. From the perspective of industrial development, the digital transformation and high-quality development of the financial and commercial industry put forward multi-dimensional ability requirements for practitioners. In the context of an intelligent business ecosystem, enterprises urgently need talents with innovative strategic thinking, digital technology application capabilities, and a global business vision to drive organizational change and innovative ecosystem construction. Through deepening industry-education integration, the industrial sector can systematically implant the technical paradigms and practical experience of cutting-edge fields such as block chain technology, intelligent financial systems, and cross-border e-commerce into the vocational education system, providing resource support for talent training in vocational colleges. Specifically, leading enterprises not only provide training platforms for real business scenarios through co-constructing industry-university-research collaborative innovation centers but also deeply participate in talent training program design, modular curriculum development, and capability evaluation system construction. Taking an e-commerce group as an example, the intelligent business training base co-constructed with vocational colleges indicatively implements a "job rotation + project-driven" training model. The dual-teacher teaching team composed of senior technical experts and operation managers of the enterprise enables trainees to accurately master the core skills of the entire e-commerce operation chain through real project case analysis and sand table.

From the perspective of vocational education reform, the industry-education integration community provides innovative momentum for the supply-side structural reform of education and teaching in financial and commercial professional groups in higher vocational colleges. Vocational colleges achieve precise docking between professional clusters and industrial chains by constructing a dynamic response mechanism of "industrial demand-professional construction-curriculum system". In terms of teaching staff construction, a two-way flow mechanism of "enterprise tutors stationed in schools + college teachers entering enterprises" has been formed: enterprise technical directors regularly carry out industry frontier series lectures to transform real business cases into teaching projects; college teachers continuously update their practical knowledge systems by participating in enterprise horizontal research. The logistics management major of a vocational college has strengthened students' technical application capabilities and cultivated their decision-making capabilities based on big data analysis by implementing a teaching model combining courses and competitions and carrying out intelligent warehouse system operation competitions in conjunction with logistics enterprises. The teaching team has transformed practical achievements into patent technologies and core curriculum standards by participating in the intelligent logistics system upgrading project of enterprises.

3 ANALYSIS OF INTEREST CONFLICTS

3.1 Contradiction between Short-term and Long-term Interests

In the industry-education integration community of financial and commercial professional groups, there is a clear conflict between the short-term and long-term interests of enterprises and colleges, which has become a major bottleneck restricting the in-depth promotion of industry-education integration. As the core participant in the market economy, the primary goal of an enterprise is undoubtedly the maximization of economic benefits. Therefore, when participating in industry-education integration, enterprises tend to pursue visible benefits in the short term. Enterprises hope to quickly obtain talents that meet their current production and operation needs through cooperation with colleges. Enterprises expect these talents to immediately create value for the enterprise and bring direct economic benefits. Enterprises prefer graduates who can quickly adapt to positions and reduce the training cycle when recruiting, aiming to reduce employment and training costs and improve operational efficiency. When participating in talent training, enterprises often focus on the mastery of practical skills by students but ignore the cultivation of comprehensive qualities and the cultivation of future sustainable development capabilities. For example, in the process of cooperating with vocational colleges to train e-commerce talents, enterprises usually adopt an order-based training model, adjust curriculum settings according to market demand, and ensure that students can master the practical skills of e-commerce platform operation and customer service. This excessive pursuit of short-term benefits allows enterprises to meet their employment needs in the short term, but in the long run, it is not conducive to the innovation development and talent reserve of enterprises.

As an important place for talent training, higher vocational colleges have the characteristics of long-term and systematic talent training, focusing on the comprehensive development of students and the cultivation of future sustainable development capabilities. When formulating talent training programs, higher vocational colleges will consider from multiple aspects such as the improvement of students' comprehensive qualities, the construction of professional knowledge systems, and the cultivation of innovative capabilities, and are committed to laying a solid foundation for students' future development. Higher vocational colleges not only pay attention to students' current employment ability but also focus on cultivating students' learning ability, innovative ability, and social responsibility, so that students have the ability to adapt to the changes in social development in the future. In terms of curriculum settings, higher vocational colleges will arrange rich basic courses and professional courses to cultivate students' theoretical knowledge and professional literacy; at the same time, they will also carry out various practical teaching activities and innovation and entrepreneurship education to improve students' practical ability and innovative ability. However, there is a certain conflict between the long-term talent training goals of higher vocational colleges and the demand of enterprises to pursue short-term benefits. The students trained by higher vocational colleges may not fully meet the actual needs of enterprises in the short term, and enterprises need to invest extra time and cost in retraining, which leads to enterprises' dissatisfaction with the talents of higher vocational colleges, and then weakens the willingness of enterprises to participate in industry-education integration.

This contradiction between short-term and long-term interests is also reflected in the investment and expectations of both sides for cooperation projects. When participating in industry-education integration projects, enterprises not only expect to obtain economic benefits in the short term, such as reducing employment costs and improving production efficiency, but also are committed to promoting technological innovation, talent training, and industrial development through long-term collaborative innovation, and forming a sustainable development mechanism. Therefore, enterprises may be relatively cautious in investing in cooperation projects and pay more attention to the short-term benefits of projects. Higher vocational colleges, on the other hand, hope to improve the school's teaching quality, faculty level, and social influence through industry-education integration projects, which often require long-term investment and effort. Higher vocational colleges may invest more resources in teaching reform, faculty training, and practice base construction in cooperation projects to ensure the improvement of talent training quality. The unequal investment and expectations between the two sides often become the source of divergence and contradictions in the cooperation process, thus hindering the smooth progress of the industry-education integration community.

3.2 Imbalance between Resource Input and Income of Different Subjects

There is a structural imbalance between the resource input and income distribution of multiple subjects in the industry-education integration community of financial and commercial professional groups in higher vocational colleges, which significantly restricts the enthusiasm and initiative of government, vocational colleges, enterprises, industry associations, and social organizations to participate. In terms of resource input, each subject shows significant heterogeneous characteristics. As the core input subject, vocational colleges need to configure professional teacher teams to carry out project-based teaching and practical guidance in terms of human resources, and continue to invest in teaching and research time for curriculum system reconstruction; in terms of material resources, they need to build special teaching facilities, including training bases, virtual simulation training rooms, and other practical teaching platforms; in terms of financial resources, they involve continuous investment in teaching resource development, double-teacher training, internship special subsidies, etc. Through the school-enterprise joint training mechanism, teachers in higher vocational colleges participate in enterprise practice training, which significantly improves their practical teaching ability. However, the income of higher vocational colleges shows the characteristics of hysteresis and non-monetization, mainly reflected in the long-term effects such as the improvement of employment quality and the improvement of college social evaluation.

Enterprise subjects show selective characteristics in resource input: first, providing internship positions involves job development costs and operation risks; second, the enterprise tutor mechanism leads to core technical personnel

investing in teaching time; third, participating in curriculum development needs to invest in industry standards and other resources. Although enterprises expect to obtain talent reserve dividends through industry-education integration, there is a risk of human resource sunk costs, and technology diffusion may weaken their competitive advantages. The government subject carries out resource allocation through institutional supply and financial leverage, promulgates a series of policies and regulations to provide guarantee for industry-education integration, and gives support to the construction of training bases, enterprise tax incentives, etc. The government's income is reflected in the macro social and economic effects, but there is a problem in policy performance evaluation. Industry associations and social organizations mainly play the role of resource integration and participate in non-capitalized ways such as building industry-education information platforms and organizing industry dialogue meetings. Their income is manifested as non-economic benefits such as the improvement of industry governance capabilities, but there is a resource dependence dilemma.

This structural contradiction leads to the construction of the community into a multi-dimensional dilemma: the imbalance between input and output of colleges, the marginal decrease of enterprise participation, and the risk of policy implementation suspension. Therefore, constructing a collaborative mechanism based on the interest balance matrix and establishing an institutional framework including resource measurement, income compensation, and risk sharing has become the key path to breaking the development bottleneck of the industry-education integration community for financial and commercial professional groups.

4 INTEREST BALANCE MECHANISM

The government implements precise regulation in the industry-education integration community by constructing a targeted policy system, forming a collaborative mechanism of tax incentives, financial support, land security, and college construction, and effectively coordinating the interest relations of multiple subjects. In terms of tax policies, a linkage mechanism of education surcharge credit and enterprise income tax reduction is implemented. Certified enterprises can enjoy corresponding credit policies according to the investment scale, and at the same time, the R&D expense plus deduction system for school-enterprise cooperation projects is implemented, which significantly reduces the operation cost of enterprises, improves the efficiency of technological innovation and transformation, and forms a sustainable cost compensation and benefit mechanism. The financial support mechanism establishes a special fund hierarchical allocation system. The central finance focuses on guaranteeing the construction of training bases, the provincial finance supports curriculum development, and higher vocational colleges raise funds by themselves to strengthen teacher training. The land policy implements a model combining targeted supply and elastic development, and includes industry-education integration projects in the priority sequence of planning. In the specific implementation of industrial college construction projects, through the ladder land transfer fee reduction policy, the land cost structure is significantly optimized, the project landing cycle is compressed, and a land policy innovation scheme with demonstration effect is formed. By constructing a closed-loop system of financial investment and quality evaluation, a dynamic growth mechanism of student average appropriation is implemented, and an assessment system including indicators such as double-teacher construction and horizontal transformation is established. Monitoring data show that the policy has significantly improved the intensity of scientific research investment in colleges and accelerated the transformation of school-enterprise cooperation achievements, forming a development pattern of coordinated improvement of institutional guarantee and education quality.

The systematic negotiation and communication mechanism and the normalized information interaction channel play a key role in coordinating the internal interest contradictions of the industry-education integration community for financial and commercial professional groups and promoting the collaborative cooperation of multiple subjects. Through the establishment of a professional negotiation platform, each stakeholder can effectively express their core demands, jointly formulate differentiated solutions, and finally achieve the dynamic balance and optimized configuration of the interest pattern. Multiple subjects such as government departments, vocational colleges, enterprise entities, and industry associations should carry out regular consultation activities such as joint meetings and special discussions, focusing on in-depth dialogue on the core issues in the process of industry-education integration. For example, in the joint meeting system of a financial and commercial industry-education integration, the government functional departments, as organizational coordinators, regularly convene representatives of vocational colleges and industry enterprises to carry out strategic consultations, systematically study the major issues of regional industry-education integration development, and effectively bridge the matching gap between talent supply and industrial demand.

The establishment of resource compensation mechanisms and interest sharing systems has further consolidated the foundation of interest balance. By formulating detailed rules for the mutual exchange of resources between schools and enterprises, a contractual management framework centered on projects has been formed, which clearly stipulates the quantitative conversion standards for rights and interests such as enterprise equipment donations, faculty sharing and other resource investments, as well as preferential transfer of scientific research achievements and talents by universities. The supporting performance evaluation system adopts a third-party audit mechanism to conduct annual assessments of the contract performance of community members, and links the evaluation results with policy support such as financial subsidies and tax incentives. Monitoring data shows that over the past three years of operations, this mechanism has enabled an average annual growth rate of 23.6% in enterprise resource investment and a 19.8 percentage point increase in the conversion rate of scientific research achievements in universities. It is worth noting that in the

practice of an industry-education integration demonstration zone in the Guangdong-Hong Kong-Macao Greater Bay Area, by establishing a "risk sharing-revenue sharing" agreement template, 12 multinational enterprises and 5 higher vocational colleges have been successfully coordinated to reach in-depth cooperation, among which the number of joint technical patent applications has increased by 3.2 times compared with that before the agreement was signed, and the customized talent training cycle of enterprises has been shortened by 40%.

5 CONCLUSIONS AND OUTLOOK

The government promotes the construction of the community through policy tools such as financial subsidies and tax incentives; industry associations rely on market information advantages to build supply-demand docking platforms, serve as third-party coordination agencies, and strive to solve the stubborn problem of "hot schools and cold enterprises" in traditional school-enterprise cooperation. They establish a coupling mechanism for standard docking by formulating industry talent capability maps and issuing job skill white papers. Enterprises provide real job scenarios to promote the transformation of teaching practice and show differentiated value orientations in the participation process: leading enterprises focus on reserving strategic talents through forms such as "order classes" and "industrial colleges", while small and medium-sized enterprises pay more attention to the immediate satisfaction of short-term employment needs. This collaborative network of multi-dimensional interests not only reflects the value consensus of each subject on the goal of talent training but also implies deep-seated game relationships such as resource investment, income distribution, and responsibility boundaries. The interweaving of multiple demands makes it necessary to establish a flexible resource allocation mechanism in professional group construction, which should not only protect the intellectual property rights of enterprise technical backbones participating in curriculum development but also improve the contractual management of students' post practice, forming a closed-loop feedback system between the education chain and the industrial chain.

COMPETING INTERESTS

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