Journal of Mathematical Finance and Risk Management
ISSN: 3080-9983 (Print), ISSN: 3080-9991 (Online) | Vol. 1, No. 1, 2026

Research on Optimized Teaching Design and Practice of Curriculum Ideology and Politics for Finance Majors

Meng Wu [1, a], Zhenyu Zhang [*, 2, b], Mohamad Fazli Sabri [3, c], Chen Meng [4, d]

[1] School of Business, University of Sanya, Sanya, 572000, China
[2] Faculty of Law, Universiti Malaya (UM), 50603 Kuala Lumpur, Federal Territory of Kuala Lumpur, Malaysia
[3] Faculty of Human Ecology, Universiti Putra, 43400, UPM Serdang, Selangor Darul Ehsan, Malaysia
[4] Faculty of Acountancy, Finance and Business, Tunku Abdul Rahman University of Management and Technology (TARUMT), 53300 Kuala Lumpur, Federal Territory of Kuala Lumpur, Malaysia

[a] mengwu@sanyau.edu.cn, [b] zzy3430018740@hotmail.com, [c] fazli@upm.edu.my, [d] mengc-wr24@student.tarc.edu.my

Abstract: To fulfill the fundamental task of fostering morality and cultivating talents, comply with the requirements of constructing macro ideological and political courses in universities in the new era, and meet the demand for financial talents in the Hainan Free Trade Port, this teaching reform project takes finance majors as the research carrier to carry out optimized teaching design and practical exploration of curriculum ideology and politics. Based on the talent training objectives of finance majors, the project reconstructs the teaching framework of curriculum ideology and politics, innovates a three-dimensional teaching mode integrating theory, simulation and interaction, and constructs eight ideological and political integration elements including character analysis, case study and virtual simulation experiment. Taking Corporate Finance and Financial Simulation Trading Practice as the implementation carriers, the project systematically sets up ideological and political modules, revises course syllabi and teaching plans, and reforms the formative assessment methods, so as to realize the coordinated development of professional knowledge and ideological and political education. Based on the project research and closing practice, this paper sorts out the reform design ideas, curriculum implementation paths and practical effects, aiming to provide referential teaching design paradigms and practical experience for the construction of curriculum ideology and politics of finance majors in Hainan universities.

Keywords: Finance majors; Curriculum ideology and politics; Teaching design; Teaching reform; Corporate Finance; Financial simulation trading practice.

1. Background and Significance

The 20th National Congress of the Communist Party of China explicitly regards fostering morality and cultivating talents as the fundamental task of higher education, emphasizing that universities should focus on training high-quality talents with both moral integrity and professional competence, and consolidate the foundation of building a powerful country through talent development. The *Guiding Outline for the Construction of Curriculum Ideology and Politics in Institutions of Higher Education* further requires that all professional courses should deeply explore inherent ideological and political educational resources, break the barrier between ideological and political courses and professional courses, and construct an all-staff, whole-process and all-round collaborative education pattern. Curriculum ideology and politics is no longer confined to ideological and political classrooms, but has been fully integrated into every link of professional teaching, achieving a subtle educational effect that unifies knowledge imparting and value guidance. As a core major course in economics and management, Finance possesses theoretical, practical and social attributes. It undertakes the functions of delivering professional financial knowledge and vocational skills, and also shoulders the mission of shaping students' sense of family and country, financial ethics and professional integrity. Systematic teaching reform is urgently needed to solve the practical dilemma of overemphasizing professional skills while neglecting value literacy, and prioritizing Western theories over Chinese practical experience in traditional teaching (Zhang Shengjin, 2023).

China’s financial market continues to expand steadily, and financial innovation accelerates constantly. However, the industry still faces prominent problems such as distorted values, lack of professional ethics and weak risk awareness among some practitioners. Fundamentally, these issues are closely related to the fragmented integration of ideological and political education and the weakening of value guidance in the university talent training stage. Meanwhile, the construction of the Hainan Free Trade Port is deepening steadily. The fields of financial opening-up, cross-border financial cooperation and fintech application are developing rapidly, generating an increasingly urgent demand for interdisciplinary financial talents with solid professional foundation, a strong sense of family and country, financial ethics and social responsibility (Huang Sujuan, 2023). Local universities in Hainan, as the core carriers of regional talent training, carry out optimal reform of finance curriculum ideology and politics based on the industrial positioning of the Free Trade Port. This is not only an inherent requirement for implementing the national educational policy of fostering morality and cultivating talents, but also a practical necessity to adapt to regional financial development and transport high-quality applied talents.

Nevertheless, the implementation of curriculum ideology and politics in current university finance courses still has many shortcomings. Ideological and political elements are mostly mechanically embedded without systematic top-level teaching design. The teaching content relies excessively on Western financial theories, while the development process of

China’s capital market and local typical industry cases are insufficiently integrated. Classroom teaching is still dominated by traditional theoretical lectures, with inadequate application of practical teaching forms such as virtual simulation, simulated trading and group debates. In addition, the curriculum evaluation system mainly focuses on academic performance, ignoring professional literacy, value recognition and risk control awareness (Liu Xiaolei, 2024). Against this backdrop, this teaching reform project targets the systematic design, immersive implementation and normalized evaluation of finance curriculum ideology and politics, and explores a replicable and promotable teaching reform path, aiming to provide practical references for the construction of curriculum ideology and politics in peer universities.

2. Literature review

Domestic academic circles have conducted extensive systematic research on the construction of university curriculum ideology and politics and the integration path of finance professional courses. Relevant research results have clarified that finance courses inherently contain diverse ideological and political connotations such as patriotism, institutional confidence, financial ethics, and scientific and technological innovation (Xia Hui et al., 2023). A large number of scholars hold that finance teaching should break the single knowledge indoctrination model and adhere to the three-in-one educational logic of knowledge imparting, ability cultivation and value shaping, so as to promote the in-depth integration of professional teaching and ideological and political education (Zhang Shengjin & Zhang Heng, 2023). Some universities have initially built curriculum ideological and political resource libraries and teaching frameworks based on the reality of domestic financial development, relying on the reform process of China’s capital market, typical industry cases and the development practice of the real economy (Gao Jun, 2025). However, existing research still has obvious limitations. Most studies remain at the level of theoretical interpretation and superficial design. There is a lack of systematic ideological and political frameworks for core finance courses. Teaching design presents fragmented features, classroom integration tends to be formalistic, and ideological and political penetration in practical training links is insufficient, lacking complete and implementable teaching reform schemes that can be popularized (Wang Y, 2023).

Foreign universities do not have the explicit concept of curriculum ideology and politics. Relevant educational contents are mainly integrated into general education and professional courses such as business ethics and financial professional ethics (Oldford & Willcott, 2021). Finance teaching in Europe and the United States focuses more on market trading rules, investment profit models and commercial logic, attaching importance to professional skill training while neglecting value guidance including patriotism, financial security and social responsibility (McGrath & Walker, 2023). Their financial ethics education mainly focuses on industry self-regulation and professional norms, lacking macro national-level value guidance, which tends to result in weak risk awareness and blurred ethical bottom lines among practitioners, and further breeds market speculation and irregular behaviors, bringing potential systemic risks to the financial industry.

From a comprehensive perspective of domestic and foreign research, the foreign education model cannot adapt to China’s fundamental task of fostering morality and talent as well as the orientation of financial talent training. Only by constructing a curriculum ideological and political system adapted to the characteristics of university majors based on China’s national conditions and local financial reform practice is an inevitable path for financial talent cultivation in the new era. Current research generally has the shortcomings of emphasizing theory over practice and focusing on partial integration rather than systematic design, making targeted teaching exploration urgently needed (Wang Y, 2023).

3. Design Ideas of Curriculum Ideological and Political Reform

This teaching reform project strictly abides by the fundamental task of fostering morality and cultivating talents in higher education in the new era, and closely aligns with the training orientation of finance majors. It establishes the three-in-one core teaching objectives of value shaping, ability cultivation and knowledge imparting, breaks the limitation of traditional courses that attach importance to knowledge while neglecting literacy, and innovatively constructs an integrated overall reform framework of "three-stage design, three-dimensional teaching and eight essential elements". It provides top-level design and implementation paradigms for the ideological and political implementation of *Corporate Finance* and *Financial Simulation Trading Practice*.

3.1. Three-stage Teaching Design

Following the closed-loop logic of pre-class top-level planning, in-class integrated teaching and post-class practical extension, the project constructs a full-coverage and stepwise education system. At the pre-class stage, it focuses on the reconstruction of teaching standards, comprehensively revises the syllabi, curriculum standards and teaching plans of the two courses, systematically sorts out the ideological and political integration points corresponding to professional knowledge points in each chapter, and builds the knowledge map of curriculum ideology and politics for finance majors. Meanwhile, high-quality teaching materials such as China’s financial reform cases, national industrial policies and benchmark enterprises are carefully selected to establish a localized ideological and political resource library. At the in-class stage, the single indoctrination mode is abandoned, and diversified teaching forms such as special seminars, virtual simulation deduction and classroom debates are adopted to explore the institutional advantages, national feelings and financial ethics behind professional knowledge, realizing the seamless integration of professional teaching and value guidance. At the post-class stage, the education chain is extended. Relying on industry expert lectures, financial simulation trading competitions, innovation and entrepreneurship training, and curriculum review reports, students are promoted to transform classroom knowledge into practical cognition, achieving the educational effect of in-depth integration of industry, education and research (Ren Tingting et al., 2023).

3.2. Three-dimensional Teaching Model

Based on the three-stage design, this study integrates theoretical teaching, simulation practice and interactive teaching to build a compound teaching model, which solves the pain points of single form and weak educational effect of traditional classrooms. Theoretical teaching focuses on the instruction of professional basic knowledge, and embeds the development course of China's financial development and the concept of serving the country through finance to consolidate students' professional theoretical foundation and value cognition. Simulation practice relies on the Saxo Trader platform to carry out full-category simulated trading training including stocks, foreign exchange, futures and options, and infiltrates professional literacy such as risk prevention and compliance trading in practical operation. Interactive teaching adopts group research, thematic reports and financial ethics debates to guide students to think actively about the responsibilities and missions of financial practitioners.

Based on the top-level design and three-dimensional teaching concept, the project constructs a three-in-one framework of theoretical learning, simulation practice and value guidance. The overall design logic is shown in Figure 1.

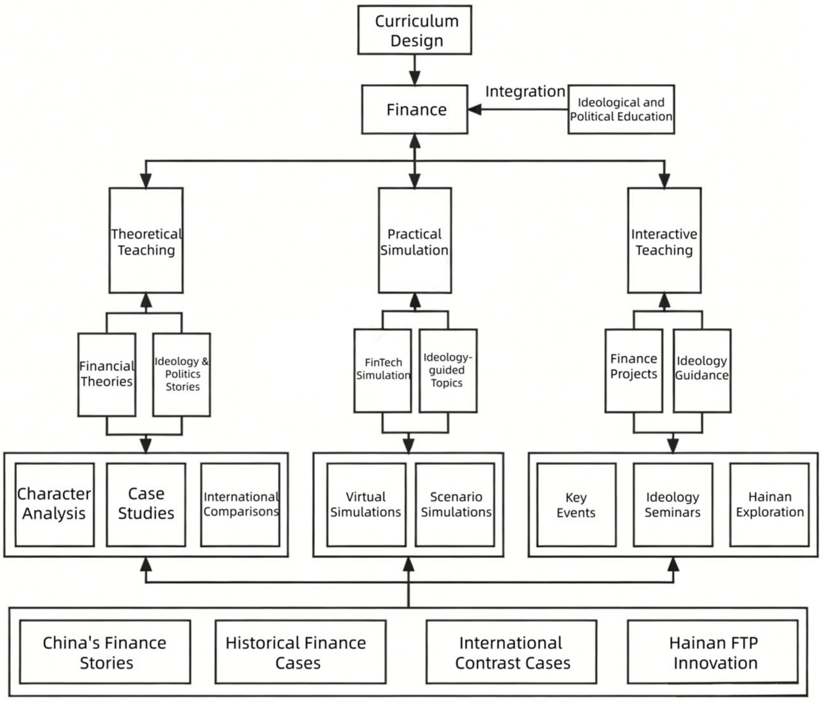

Figure 1. Three-dimensional teaching design framework for the integration of ideological and political education into finance courses

As can be seen from the framework in Figure 1, the three major teaching dimensions perform their respective duties and support one another. Supported by four types of teaching materials, including Chinese financial stories, historical risk cases, Chinese and institutional comparisons, as well as financial practices of the Hainan Free Trade Port, ideological and political elements are embedded hierarchically into the entire teaching process, providing a solid framework support for the ideological and political teaching design and classroom implementation of the two core courses.

3.3. Eight Integration Elements

To realize the systematic and scenario-based integration of ideological and political elements, the project summarizes and establishes eight core integration carriers, including character analysis, case study, virtual simulation experiment, major thematic events, scenario simulation, special topic analysis, international comparison, and Hainan Free Trade Port exploration. Centering on these eight elements, the study systematically explores diverse educational materials covering the development history of red finance, capital market reform cases, differences in Chinese and foreign financial systems, and financial innovation practices in the Hainan Free Trade Port. It naturally integrates institutional confidence, financial ethics, risk bottom-line awareness and innovative spirit into classroom teaching. The teaching design not bases itself on the overall development of China's financial industry, but also combines the regional characteristics of the Hainan Free Trade Port, enabling students to enhance their professional identity and sense of mission in professional learning, and achieving simultaneous improvement in professional competence and comprehensive literacy.

4. Core Curriculum Ideological and Political Teaching Design and Practice

This teaching reform project takes two core courses, Corporate Finance and Financial Simulation Trading Practice, as the key construction and final achievement outputs, focusing on the core talent training needs of finance majors. Guided by the in-depth integration of curriculum ideology and politics, the project comprehensively carries out the reconstruction of teaching content, development of ideological and political modules, revision of teaching plans and lecture notes, construction of thematic case libraries, and reform of diversified assessment systems. It breaks the long-standing separation between professional knowledge teaching and ideological and political education, realizes the full-chain systematic implementation of ideological and politics in terms of teaching content, teaching methods and evaluation mechanisms, and provides a replicable practical model for the normalized implementation of ideological and political education in finance-related courses.

4.1. Teaching Design and Practice of Corporate Finance

Corporate Finance is a core theoretical course for finance and financial technology majors. It covers core knowledge points including enterprise value evaluation, investment and financing decision-making, capital structure, corporate governance and diversified operation, and serves as a key link connecting macro financial theories and real enterprise operation. Based on the curriculum knowledge system and following the principle of precise matching between professional knowledge points and ideological and political elements, this project constructs five modular ideological and political teaching themes. The five themes include the connotation of outstanding enterprises, rational analysis of return on invested capital, optimization paths of modern corporate governance, cognitive misunderstandings of corporate diversification strategy, and global development paths of Chinese enterprises. It naturally integrates ideological and political connotations such as adherence to main business, scientific and technological innovation, national responsibility, corporate governance ethics and rational investment concepts into the explanation of professional knowledge, thereby realizing the coordinated development of professional theories and value guidance.

In terms of teaching resource construction, the project systematically revises the course syllabus and complete teaching plans with ideological and political objectives, and builds a special question bank covering multiple question types including multiple choice, short answer and essay questions, which takes into account both professional knowledge assessment and literacy evaluation. Meanwhile, it abandons the traditional over-reliance on foreign enterprise cases, and develops localized teaching case libraries dominated by domestic specialized, refined, differentiated and innovative enterprises, leading real economy enterprises and sci-tech listed companies. Teaching cases are designed based on real scenarios such as corporate operation decision-making, research and innovation, and social responsibility performance.

In terms of teaching implementation, the course adopts a combined teaching mode of case lectures, thematic seminars and group project exploration. Through comparative analysis of Chinese and foreign enterprise governance and development strategies, it guides students to establish correct corporate values and investment concepts, deeply understand that the real economy is the foundation of financial development, and strengthen the sense of mission to serve the real economy and support the high-quality development of national industries.

4.2. Teaching Design and Practice of Financial Simulation Trading Practice

Financial Simulation Trading Practice is a core practical course for finance majors. Relying on the SaxoTrader international trading platform, it provides practical training in stocks, foreign exchange, futures, options and other financial products, acting as an important bridge connecting theoretical knowledge and professional practical competence. Breaking the limitation of traditional practical training that only focuses on trading skills while neglecting literacy cultivation, the course constructs an integrated education system featured with five ideological and political modules and whole-process ideological and political assessment.

The course firstly completes the top-level teaching restructuring, revising the syllabus and chapter-based teaching plans embedded with ideological and political objectives. It sets up eight teaching chapters: overview of global financial products, macro and fundamental analysis, technical analysis, stock trading practice, foreign exchange trading practice, futures trading practice, options trading practice, and comprehensive trading strategy design. Each chapter clarifies corresponding knowledge, ability and ideological and political goals, embedding ideological and political elements into the whole teaching process.

Secondly, five online ideological and political thematic modules are systematically developed, namely macro analysis and institutional confidence, trading system and risk bottom-line education, investment strategy and financial ethics, trading psychology and professional character, and fintech and innovative boundaries. Combining typical domestic financial risk and ethical cases such as the 327 Treasury Bond Futures Incraident, Everbright Securities Fat-finger Event and Xu’s market manipulation case, as well as major achievements including the launch of the STAR Market, registration-based IPO reform and the research and application of e-CNY, the course guides students to establish correct investment views, consolidate financial risk awareness and legal compliance awareness, and advocate ESG investment philosophy while abandoning short-term speculative mentality and cultivating long-term value investment literacy.

In terms of teaching forms and assessment reform, the course adopts diversified methods including classroom lectures, platform demonstration, simulated trading competitions, group strategy design, trading journal writing and final review reports. Meanwhile, it reconstructs the formative assessment system by incorporating classroom quizzes, personal trading reviews, group strategy design, competition performance and ideological reflection reports into the overall grade. It changes the single profit-oriented evaluation standard, and takes risk control ability, professional character and social responsibility as core assessment dimensions (Li Haojun & Liu Yidan, 2025). Combined with the characteristics of financial opening-up and cross-border financial innovation in the Hainan Free Trade Port, it guides students to grasp regional development opportunities and establish professional aspirations for local financial construction. This innovative assessment model effectively avoids the formalization of curriculum ideological and political education and improves the practical teaching effect (Du Xinxin, 2024).

5. Implementation Effects and Reflections of Teaching Reform

This teaching reform project has achieved multi-dimensional educational outcomes and teaching construction results through the systematic ideological and political reconstruction and normalized teaching practice of two core courses, namely Corporate Finance and Financial Simulation Trading Practice. Meanwhile, it summarizes the existing shortcomings and future optimization directions in the construction of curriculum ideology and politics (Gao Jun, 2025).

5.1. Implementation Effects of the Reform

From the perspective of talent cultivation, the two courses have realized the in-depth integration of professional knowledge and ideological and political elements, thoroughly changing the traditional teaching mode that overemphasizes professional skills while neglecting comprehensive literacy. Students’ recognition of China’s financial development path has been significantly enhanced, with substantial improvements in awareness of financial risk bottom lines, financial ethics and patriotism. The impulsive speculative mentality of blind speculation and chasing ups and downs has been markedly reduced, and students have gradually established the professional philosophy of serving the real economy and adhering to long-term value investment.

In terms of teaching construction, the project has formed a standardized teaching design paradigm for ideological and political education in finance courses. A complete set of teaching resources has been fully developed, including course syllabi, exclusive ideological and political modules, supporting teaching plans, special case libraries, question banks and practical training materials, which are complete in system and can be directly applied to daily teaching and peer reference.

In terms of assessment mechanism, the reform has broken the traditional single final written examination mode, established a multi-dimensional formative evaluation system that incorporates practical performance, trading review and ideological and political perception into the overall academic performance, achieving integrated assessment of knowledge, ability and value literacy.

Moreover, the reform achievements have been applied to multiple batches of classes majoring in Finance and Financial Technology in the university with a wide coverage of students. The overall design ideas and implementation paths can be promoted to peer local universities, and also provide practical teaching references for the training of applied financial talents in the Hainan Free Trade Port.

5.2. Deficiencies and Improvement Directions

There is still room for further improvement in the current reform. The inventory of ideological and political cases is insufficient, and localized cases with Hainan Free Trade Port characteristics need to be further expanded. Online ideological and political teaching forms remain relatively conventional, and the development of digital teaching resources is inadequate. In addition, the cross-curricular collaborative mechanism of ideological and political education has not been fully established.

In the follow-up work, the project will continuously expand the ideological and political case library, focusing on integrating local practical materials such as financial innovation and cross-border finance of the Hainan Free Trade Port. Digital teaching resources such as ideological and political short videos and special micro-lessons will be developed relying on online teaching platforms. Furthermore, the collaborative construction of ideological and political education among multiple finance courses will be promoted to build an integrated education system and further deepen the effectiveness of teaching reform.

6. Conclusion

This higher education teaching reform project conducts systematic optimal design and practical exploration on the ideological and political construction of finance major courses (Li Yanfeng & Wang Qunlin, 2025). Grounded in the national policy of fostering morality and cultivating talents, the talent demand of the financial industry in the Hainan Free Trade Port, and the practical shortcomings of traditional university teaching, this study constructs a well-structured and implementable overall framework for curriculum ideological and political design.

Taking Corporate Finance and Financial Simulation Trading Practice as the practical carriers, the project completes the development of ideological and political modules, the revision of course syllabi and teaching plans, the construction of case and question banks, and the innovation of formative assessment mechanisms. Practical verification indicates that the in-depth integration of professional knowledge with patriotism, financial ethics, risk awareness, institutional confidence and regional development responsibility can effectively address the prominent drawback of traditional teaching that overemphasizes professional skills while neglecting comprehensive literacy, and realizes the coordinated development of professional education and value guidance.

The research outcomes can serve as a replicable practical paradigm for the construction of ideological and political courses in finance majors of Hainan local universities, and provide solid teaching support for cultivating application-oriented financial talents with both ability and moral integrity for the Free Trade Port. Subsequent research will continuously iterate teaching resources, deepen the reform practice, and steadily improve the educational effectiveness of curriculum ideology and politics.

References

[1] Deng, L. (2025). Step-by-step three-dimensional teaching model: Situational simulation, practical exercise and in-depth reflection. Advances in Social Sciences, 14(6), 650-655. https://doi.org/10.12677/ass.2025.146553

[2] Du, X. X. (2024). Construction of multi-dimensional evaluation system for ideological and political education in financial practical courses. Journal of Guizhou Normal University (Educational Science Edition), 38(3), 78-83. https://doi.org/10.16601/j.cnki.issn1001-7334.2024.03.015

[3] Gao, J. (2025). Integration-driven teaching reform of financial curriculum ideology and politics under value guidance and digital empowerment. University Education, (18), 119-122.

[4] Huang, S. J., Zhuang, X. Q., & Song, M. (2023). Training compound financial talents based on the development of Hainan Free Trade Port. Employment and Security, (11), 145-147.

[5] Li, H. J., Li, J., & Liu, Y. D. (2025). Research on the mechanism of dual-state evaluation system of university curriculum ideology and politics. Journal of Zhejiang University of Technology (Social Science Edition), 24(1), 101-107. https://doi.org/10.3969/j.issn.1674-2338.2025.01.012

[6] Li, Y. F., & Wang, Q. L. (2025). Research on the training mode of innovative financial talents in local universities from the dual integration perspective. Journal of Hubei Open Vocational College, 38(1), 1-3.

https://doi.org/10.1356/j.cnki.hbky.2025.01.001

[7] Liu, X. L., & Xu, Y. (2024). Effective penetration of ideological and political elements into financial courses under the background of artificial intelligence. Education Forum, 6(10), 56-59.

[8] McGrath, J., & Walker, C. (2023). Regulating ethics in financial services. Regulation & Governance, 17(3), 791-809. https://doi.org/10.1111/rego.12482

[9] Oldford, E., & Willcott, N. (2021). Can student managed investment funds (SMIFs) narrow the ESG skills gap? Managerial Finance, 48(3), 437-455.

https://doi.org/10.1108/MF-07-2021-0317

[10] Ren, T. T., Zhong, X., & Wang, H. P. (2023). Experimental reconstruction of corporate financial management curriculum under the background of financial digitalization. University Education, (24), 32-35.

[11] Wang, Y. (2023). Research on the fragmentation dilemma and collaborative construction path of university curriculum ideology and politics. Ideological Front, 49(1), 68-73.

[12] Xia, H., Kong, X. L., Li, P., & Bai, C. G. (2023). Exploration on the ideological and political reform path of university financial experiment courses based on new constructivism. Journal of University of Electronic Science and Technology of China (Social Sciences Edition), 25(1), 106-112. https://doi.org/10.14071/j.1008-8105(2022)-5025

[13] Zhang, S. J., & Zhang, H. (2023). High-quality construction path of top-tier finance courses in universities based on the "four returns" of curriculum ideology and politics. Education Progress, 13(10), 8147-8153.

https://doi.org/10.12677/ae.2023.13101262