

# Research on the Teaching Mode Reform and Practice of International Financial Management in Application-Oriented Universities

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**Abstract:** Addressing the problems in the traditional teaching mode of International Financial Management in application-oriented universities—such as an overemphasis on theory at the expense of practice, insufficient development of students' autonomous learning abilities, and a disconnect between case teaching and local practices—this paper takes the Financial Management program at Anhui Xinhua University as its research context. It explores the construction of a three-dimensional teaching model tailored to the cultivation of application-oriented international financial talents. A teaching closed-loop is formed from three dimensions: localized reconstruction of teaching content, phased design of teaching paths, and diversified construction of teaching evaluation, combined with the course characteristics to design a phased implementation process. Teaching practice shows that this mode can effectively stimulate students' learning initiative, improve their cross-border financial problem-solving ability and team cooperation literacy, meet the talent training objectives of accounting and finance majors in application-oriented universities, and also provide practical reference for the teaching reform of similar courses.

**Keywords:** Application-oriented Universities; International Financial Management; Three-dimensional Teaching Mode; Teaching Reform

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## 1. Introduction

Against the background of economic globalization and the normalization of cross-border business operations, the market demand for application-oriented financial talents with international financial vision, practical operation ability and comprehensive decision-making literacy is increasingly urgent. As a core elective course for senior Financial Management students, International Financial Management serves as a pivotal course connecting basic financial theories with cross-border financial practice. Its teaching objectives are not only to impart professional knowledge including foreign exchange risk management and international investment and financing, but also to cultivate students' ability to analyze and solve practical financial problems from a global perspective. However, as the main institutions responsible for cultivating application-oriented talents, these universities still face significant challenges in the teaching of International Financial Management.

First, the teaching model is dominated by traditional lecture-based learning (LBL), where teachers occupy a central role and students passively receive knowledge. This approach fails to foster students' independent inquiry and innovative abilities. Second, case teaching is superficial. Most existing cases are classic foreign cases with outdated content, which are disconnected from the operation practice of Chinese multinational enterprises. This makes it difficult for students to develop cognitive resonance, and the cultivation of their knowledge application competence is constrained. Third, the teaching evaluation system is single. The evaluation method centered on the final written examination can only measure students' knowledge memorization, but cannot comprehensively evaluate their practical ability and thinking literacy.

Therefore, based on the talent cultivation orientation of application-oriented universities and combined with the international, practical and comprehensive characteristics of International Financial Management, this paper constructs a PBL-CBL three-dimensional teaching mode, which is problem-oriented and case-based. The

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1. Project of the University-level Quality Engineering of Anhui Xinhua University in 2023: Exploration of the Teaching Mode of International Financial Management Based on the PBL+CBL Three-dimensional Teaching Method (No. 2023jy035)

2. Project of the Provincial-level Quality Engineering of Anhui Province in 2023: Digital and Intelligent Finance Virtual Teaching and Research Office (No. 2023xnjys033)

effectiveness of the mode is verified through teaching practice, so as to solve the pain points of traditional teaching and improve the cultivation path of international financial talents.

## **2. Construction Logic and Principles of the PBL-CBL Three-Dimensional Teaching Model**

### **2.1 Construction Logic**

The construction of the PBL-CBL three-dimensional teaching model is guided by the core educational concepts of student-centeredness, outcome-based education and continuous improvement, with the fundamental goal of cultivating application-oriented and international financial talents, breaking the traditional teaching framework of "theoretical lecturing plus simple case analysis".

Using CBL as a vehicle, the model selects cases closely aligned with the course's knowledge points and local enterprise practices, thereby building a bridge between theory and practice. With PBL as the driving force, hierarchically progressive inquiry questions are designed around the cases to guide students to conduct independent and collaborative exploration.

Through three-dimensional design, the multi-dimensional integration of teaching content, teaching paths and teaching evaluation is achieved, enabling students to complete the comprehension, transformation and application of knowledge in the process of "case scenario – problem inquiry – practical application". Meanwhile, it cultivates their comprehensive competencies such as autonomous learning, teamwork and financial decision-making capabilities.

### **2.2 Construction Principles**

First, the adaptability principle: the model design conforms to the cognitive rules and ability foundation of students in application-oriented universities, and balances the difficulty of the course's knowledge with students' practical application competence, avoiding excessive theorization or overemphasis on practical operation.

Second, the localization principle: cases are mainly selected from real business scenarios of Chinese multinational enterprises, which are closely aligned with local economic practices, so as to nurture students' financial thinking for serving local Chinese enterprises in cross-border operations.

Third, the ability-oriented principle moves beyond the singular goal of knowledge transmission by integrating competency development and 素养 cultivation throughout the teaching process, thereby achieving the integration of knowledge acquisition, ability enhancement, and professional quality development.

Fourth, the Closed-Loop Principle: It constructs a complete teaching closed loop of "teaching content – teaching path – teaching evaluation", where all links support each other and are dynamically optimized to ensure the sustained improvement of teaching effectiveness.

## **3. Specific Construction of the PBL-CBL Three-Dimensional Teaching Model**

Based on the knowledge system and teaching objectives of the International Financial Management course, a PBL-CBL three-dimensional teaching model is constructed from three core dimensions: teaching content, teaching path, and teaching evaluation, forming a progressive and organically integrated teaching system.

### **3.1 Teaching Content**

Teaching content is the foundation for the implementation of the teaching model. The core is to build a case library and problem chain that are suitable for the integration of PBL and CBL. The construction of the case library follows three major standards: localization, applicability, and hierarchy. Real-world cases are selected, such as foreign exchange risk management practices of Chinese multinational enterprises like Huawei and Xiaomi, alongside financial practices of local small and medium-sized foreign trade enterprises. The cases are precisely aligned with the core knowledge points of the course and are divided into three levels: basic, intermediate, and advanced, catering to students of different academic abilities. The design of the problem chain is based on the cases, constructing progressive inquiry questions: the basic level focuses on core theories to consolidate students' knowledge foundation; the application level combines case analysis with theoretical application to cultivate the ability to apply knowledge;

the extension level sets open-ended questions to guide students to formulate financial plans based on market and enterprise strategies, fostering comprehensive decision-making and innovation capabilities.

### **3.2 Teaching Path**

A three-level teaching path of "basic - advanced - challenging" is designed for students with different learning abilities. The basic level targets students who require additional support in autonomous learning, offering them pre-study task lists and video lectures on key points to scaffold their inquiry process. The advanced level is for students with medium learning abilities, providing them with case materials and a framework for inquiry questions to guide independent analysis. The challenging level is for outstanding students, providing them with real financial problems of enterprises and requiring them to independently complete the design of solutions. This approach caters to the learning needs of different students and enhances the overall teaching effect.

### **3.3 Teaching Evaluation**

To address the drawbacks of traditional teaching evaluation, such as a single evaluation subject and a focus on results over the process, a comprehensive teaching evaluation system with multiple subjects, multi-dimensional content, and various methods is constructed to comprehensively measure students' knowledge acquisition, ability improvement, and quality development. The evaluation subjects are diversified, integrating teacher evaluation, self-evaluation by students, peer evaluation within groups, and inter-group evaluation, to assess learning outcomes from multiple dimensions. The evaluation content is centered on the course objectives, with three dimensions established: knowledge, ability, and quality. The knowledge dimension assesses the mastery of core theories in international financial management. The ability dimension focuses on case analysis, problem-solving, teamwork, and communication skills. The quality dimension emphasizes international financial thinking, professional quality, and innovation awareness. The evaluation methods integrate formative and summative assessment. Formative assessment covers pre-study, in-class discussion, and result presentation, dynamically tracking the learning process. Summative assessment is mainly an open-book final exam based on case analysis, focusing on the assessment of comprehensive knowledge application ability.

## **4. Practical Effects and Problem Reflections of the PBL-CBL Three-Dimensional Teaching Model**

### **4.1 Practical Effects**

Taking financial management students at Anhui Xinhua University as the practice objects, the PBL-CBL three-dimensional teaching model was applied to the whole-chapter teaching of International Financial Management. Feedback was collected through classroom observation, questionnaire surveys, student interviews and other methods, and the practical results were remarkable. First, it effectively stimulated students' learning interest and initiative, and 92% of the students believed that the model created a more active classroom atmosphere and greatly improved their enthusiasm for classroom discussion. Second, it comprehensively strengthened students' comprehensive abilities, and 88% of the students stated that their autonomous learning, teamwork and financial problem-solving abilities had been effectively trained in case inquiry. Third, it consolidated the professional knowledge system, helped students reorganize their fragmented knowledge into a systematic framework, and deepened the understanding and memory of course knowledge. Fourth, it was in line with the training goal of application-oriented talents, helped students initially form an international financial vision, improved their practical ability to serve the cross-border operations of local enterprises, and conformed to the talent orientation of application-oriented accounting and finance majors.

### **4.2 Reflections on Problems in Practice**

Several problems to be solved urgently have also been found in the teaching practice. First, some students have long been accustomed to traditional passive teaching and lack sufficient independent inquiry ability. They have a fear of difficulties in the face of open-ended questions, and their participation in group discussions varies. Second, the

phenomenon of "free-riding" exists in group cooperation. Some students lack awareness of teamwork and do not fully participate in the inquiry process, which affects the effect of group discussion. Third, the construction and update of the localized case base still need to be strengthened. The quantity and type of existing cases can hardly fully cover all knowledge points of the course, and the update speed of cases cannot keep up with the practical development of cross-border operations of enterprises. Fourth, teaching time is limited. Students' independent inquiry and classroom discussion take a lot of time, and the progress of knowledge instruction in some chapters is affected to a certain extent.

## **5. Optimization Paths of the PBL-CBL Three-Dimensional Teaching Model**

### **5.1 Strengthen Pre-Class Guidance and Improve Students' Independent Inquiry Ability**

To address the problem of insufficient independent inquiry ability among students, hierarchical preview task lists should be formulated for students with different learning abilities to clarify the key points, methods and resource sources of preview. Activities such as preview check-in and knowledge quizzes on the online teaching platform should be adopted to urge students to complete preview. For common problems in preview, online explanation videos should be released in advance to help students initially break through knowledge difficulties and alleviate their anxiety about in-class inquiry.

### **5.2 Improve the Group Assessment Mechanism to Avoid the "Free-Riding" Phenomenon**

An assessment mechanism linking individual contribution to group performance should be established. Each group is required to formulate a member division of labor table and clarify the inquiry tasks of each member. An evaluation index of "individual contribution" should be added to group peer evaluation and teacher evaluation, with scores given according to students' performance in pre-class preview, in-class discussion, achievement writing and other links. The final individual score = group score × proportion of individual contribution, so as to fully mobilize the participation enthusiasm of each student.

### **5.3 Deepen School-Enterprise Cooperation and Improve the Construction of the Localized Case Base**

A curriculum case development team should be formed with financial managers from local multinational enterprises and foreign trade enterprises. Real cross-border financial operation cases should be collected from enterprises, processed and designed in combination with course knowledge points to enrich the quantity and types of the case base. A dynamic update mechanism of the case base should be established to timely update case content according to changes in the international economic environment and the development of cross-border operation practices of enterprises, so as to ensure the timeliness and practicability of cases.

### **5.4 Optimize Teaching Time Allocation to Balance Knowledge Imparting and Ability Cultivation**

An online-offline blended teaching mode should be adopted. The teaching of theoretical knowledge should be conducted online through recorded videos and online courseware for students to learn independently, so as to save class time. Class time is mainly used for case discussion, achievement presentation and teacher guidance, focusing on students' ability cultivation. Meanwhile, teaching time should be rationally allocated across chapters, and teaching hours should be appropriately increased for key and difficult chapters to ensure teaching effectiveness.

## **6. Conclusion**

Against the dual background of high-quality development of higher education and the cultivation of application-oriented talents, the teaching reform of International Financial Management is an inevitable choice for accounting and finance majors in application-oriented universities to adapt to market demand for talents. The PBL-CBL three-dimensional teaching model breaks through the limitations of traditional teaching mode. Through the localized and hierarchical reconstruction of teaching content, the phased teaching path design covering pre-class, during-class and after-class, and the construction of diversified teaching evaluation emphasizing both process and outcome, it realizes the in-depth integration of theoretical knowledge and practical application, effectively stimulates

students' learning initiative, and improves students' international financial thinking and comprehensive practical ability.

Teaching practice shows that this model is compatible with the talent training orientation of application-oriented universities and the teaching characteristics of International Financial Management. However, its improvement and promotion still require continuous exploration. In the future, the in-depth integration of online-offline blended teaching with the PBL-CBL three-dimensional teaching model can be further explored, and intelligent teaching platforms can be used to enhance the intelligentization and efficiency of teaching. At the same time, cross-university cooperation and exchanges should be strengthened to share teaching practice experience and constantly optimize the model design, so as to provide stronger teaching support for the cultivation of international financial talents in application-oriented universities and also offer reference for the teaching reform of other specialized courses in economics and management.

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