

Analysis of Teaching Reform of Online Payment and Settlement Courses in Higher Vocational Colleges and Universities



Chenhui Li^{*,1}

¹*Zhejiang Tongji Vocational College of Science and Technology, China*

Abstract: Higher vocational colleges and universities are the main place to cultivate technical talents and bear the important responsibility to cultivate talents with high quality and high technology. With the popularity of the Internet, online payment and settlement have brought greater convenience to people's daily life. At present, more than 90% of higher vocational colleges and universities in China that offer e-commerce majors take Online Payment and Settlement as their professional foundation course. Through learning this course, higher vocational students understand and master the basic knowledge of online payment and settlement, which lays a good foundation for the subsequent learning of other courses in e-commerce and promotes the career development of higher vocational students at the same time. Therefore, teachers in higher vocational institutions should explore the course of Online Payment and Settlement in-depth, innovate teaching methods and promote the teaching reform of this course, so as to improve the teaching quality and teaching effect of the course.

Keywords: higher vocational colleges and universities; online payment pre-settlement; teaching reform

According to the survey, 90% of e-commerce majors in China's higher vocational colleges and universities take Online Payment and Settlement courses as one of the basic courses of their majors, while business administration, finance, financial management and other majors also take this course as one of the elective courses. This course fully implements the educational ideology of "alternating engineering, task-oriented and project-driven" in teaching, and highlights the practical and vocational nature of the Online Payment and Settlement course. Teachers in higher vocational institutions can adopt diversified teaching methods such as case teaching methods, task-oriented methods and group cooperative learning methods to create a working environment for students. At the same time, teachers

assign tasks to students to help them complete the process of learning theoretical knowledge and knowledge transfer application, enhance students' sense of teamwork and competition, and take the learning process of the course as the assessment element of the Online Payment and Settlement course. With project-driven orientation as the core, teachers in higher education institutions should reform and innovate the teaching process, teaching methods and teaching concepts of Online Payment and Settlement courses, and take corresponding reform measures by combining the physical and mental development characteristics of higher education students, so as to improve the teaching quality and effect of the course.

Corresponding Author: Chenhui Li
Zhejiang Tongji Vocational College of Science and Technology, China
Email: z20220170901@zjtongji.edu.cn

©The Author(s) 2023. Published by BON VIEW PUBLISHING PTE. LTD. This is an open access article under the CC BY License(<https://creativecommons.org/licenses/by/4.0/>).

1. Analysis of the problems in teaching "Online Payment and Settlement" and the necessity of teaching reform

1.1 The content of the course lacks scientificity, systematization and integrity

As a cross-cutting and comprehensive course, the course "Online Payment and Settlement" is one of the mandatory courses for e-commerce majors in higher vocational institutions (Mao, 2019). According to incomplete statistics, most of the teaching materials used in the course of Online Payment and Settlement in China's institutions of higher education are biased toward teaching the business knowledge of the banking system, without detailed teaching on an online payment system, tools and security, and lacking the penetration of payment technology and knowledge of frontier fields. In addition, the content of the teaching is rather arbitrary and does not focus on the talent training objectives of e-commerce majors, which leads to students' inability to deeply understand and master the theory and technology of online payment and settlement in the process of learning this course, resulting in the scientific, systematic and complete nature of the course not being guaranteed. Therefore, teachers in higher education institutions should actively carry out the teaching reform of Online Payment and Settlement courses to improve the teaching quality and teaching effect of the course with scientific, complete and systematic teaching.

1.2 The teaching concept of the course is relatively backward

The course "Online Payment and Settlement" has strong practical and application characteristics, and with the continuous development of information technology, the mode of online payment and settlement is more variable, resulting in the content of this course being updated very quickly (Sun, 2017). This has led to the contradiction between the rapid development of practice and theoretical knowledge, coupled with the teachers' adoption of a more traditional teaching philosophy in teaching, which emphasizes the explanation of theoretical knowledge and neglects the significance of practical

operation, which seriously affects the teaching quality and teaching effect of this course, and is extremely unfavourable to the development of higher vocational students' logical thinking ability and knowledge application ability. Therefore, teachers in higher vocational colleges and universities should constantly improve the teaching concept of Online Payment and Settlement courses and treat theoretical and practical teaching with equal importance, so as to improve the teaching quality and effect of the course comprehensively.

1.3 The matching degree between teaching content and job positions is low

When carrying out the teaching of the "Online Payment and Settlement" course, is usually taught according to the chapter on theoretical knowledge, while the theoretical knowledge students learn is less utilized in the workplace. For example, the banking systems introduced in the textbook, but in actual work, only the bank's leadership and system developers are in contact with these systems at work, and ordinary employees do not need to know the knowledge of these systems. Moreover, some of the knowledge points in the textbook are not updated timely and can no longer meet the needs of the current workplace (Liu & Li, 2015). For example, the textbook catalogues the knowledge of ATM bank automatic terminals, which students often use in their lives, and there is a lack of necessity to explain these terminals in detail in the textbook. The knowledge that students will use when they enter the workplace is not explained in detail in the textbook, such as the knowledge of online settlement schemes of enterprises, which is not explained in this course, while in the current situation, most e-commerce positions have a greater demand for this knowledge. Therefore, teachers in higher vocational institutions should actively explore the reform strategy of this course, make the teaching content oriented by job demand, and carry out teaching with job orientation, so that students can improve their job adaptability through the learning of the course.

1.4 Backward teaching methods

In recent years, with the rapid development of China's information technology and the Internet, online payment and settlement have become indispensable functions in people's daily life, making the inevitable product of the Internet era. This course takes information technology as the core and modernized basic theoretical knowledge as the main teaching content, aiming to improve students' practical ability in the process of learning theory at the same time. However, when China's institutions of higher education carry out the teaching of this course, they still adopt a relatively traditional teaching method, that is, the teacher is the classroom leader, and do not use multimedia, Internet, computers and another auxiliary teaching, resulting in boring teaching content, students' learning motivation declining, the teaching quality and teaching effect of the course is not satisfactory. Especially in the course practice, a large amount of theoretical knowledge teaching will certainly lead to the lack of practical activities, so teachers should continue to explore, reform and innovative teaching methods, strengthen the organic combination of theory and practice, to achieve the application of learning, so as to improve the teaching quality of the course.

1.5 Single assessment method

At present, the assessment of Online Payment and Settlement courses in China's higher education institutions is mainly based on the assessment of theoretical knowledge, usually focusing on whether students have mastered the theoretical knowledge of online payment and settlement, and even if the practical assessment is carried out, it only examines students' experiment reports. This assessment method cannot accurately assess students' practical ability and knowledge transfer ability, resulting in the situation that students have excellent theoretical knowledge but lack practical experience, which leads to students' inability to adapt to their jobs after entering them (Wang et al., 2014). Therefore, teachers in higher education institutions should reform and optimize the assessment methods and assessment channels of the Online Payment and Settlement course to comprehensively measure the

level of students' theoretical knowledge and practical ability, so as to improve the teaching quality and effect of the course.

2. Teaching reform ideas and strategies of the "Online Payment and Settlement" course

2.1 School-enterprise co-construction

School-enterprise co-construction can effectively improve the situation of low matching between teaching contents and job positions. Higher vocational colleges should establish a cooperative relationship with enterprises to carry out the co-construction of teaching, co-construction of teaching materials and co-construction of practice cooperation centring on course teaching. In the concrete implementation, higher vocational institutions should first establish a friendly relationship with e-commerce enterprises, invite the staff of relevant positions in enterprises to participate in formulating the teaching objectives and teaching standards of Online Payment and Settlement courses, and make reasonable design for classroom teaching activities, use actual cases in daily production and operation of enterprises to assist teaching, and establish joint school-enterprise training bases to carry out practical activities in combination with teaching contents. For example, higher vocational institutions can cooperate with enterprises, set up internship positions in enterprises, and send students to visit and practice in enterprises regularly (Sun , 2013). Teachers in higher education institutions should also regularly go to enterprises for further training and study to understand the latest information on online payment and settlement, so as to improve their teaching level.

2.2 Competency-based

The course "Online Payment and Settlement" should cultivate the ability of higher vocational students to solve problems with the knowledge they have learned. For example, when explaining third-party payment, senior teachers should not only focus on the theoretical concept and payment process of third-party payment but also organize students to carry out the practical operation of third-party

payment. Only by combining theory and practice can students' knowledge application ability be improved. In the process of actual operation, students will learn the precautions of using third-party payment and explore the solutions according to the problems encountered in the operation, so as to improve students' comprehensive ability in all aspects.

2.3 Project-based teaching

The course "Online Payment and Settlement" itself has a strong job orientation. As the main place to cultivate talents needed by society, the teaching methods of the course should be reformed so that it can meet the needs of social jobs. Higher vocational teachers can create job situations in teaching, carry out project-based teaching according to different job situations, and refine the project into tasks so that students can gradually master the theoretical knowledge and practical points of each link in the process of completing the tasks.

2.4 Focus on process assessment

The assessment of the Online Payment and Settlement course should focus on the learning process and the practical process. The traditional assessment mode attaches too much importance to the assessment of theoretical knowledge, which leads to many students' lack of enthusiasm for learning at ordinary times, and the sudden recitation of knowledge points before the examination, which actually does not have a solid grasp of the knowledge of the Online Payment and Settlement course (Xue, 2012). Therefore, the teaching reform of the "Online Payment and Settlement" course should optimize the scope of assessment and assessment methods comprehensively, especially in the process of project-based teaching, which can measure students' learning level by the degree of completion of each task of the project and can truly reflect students' learning attitude towards the course. Through a comprehensive assessment method, it can stimulate students' enthusiasm for the course of "Online Payment and Settlement", so that students can maintain their enthusiasm for learning in their daily study instead of studying unexpectedly before the

examination, thus improving the teaching quality and teaching effect of "Online Payment and Settlement".

2.5 Building a course teaching resource library

The reform of the Online Payment and Settlement course should combine the past course teaching experience, refer to the learning level and ability of students, formulate the study guide of the course, and build a teaching resource library for students to conduct independent learning and self-improvement (Zhang, 2012). Teachers in higher education institutions can make teaching courseware highlighting the teaching content of the course with strong readability, make micro-lesson videos, put these resources in the teaching resource library, and add a test bank of Online Payment and Settlement course in the teaching resource library to facilitate students' review and exercise training. Moreover, teachers in higher education institutions should use the Internet to search for teaching resources related to Online Payment and Settlement courses and upload them to the teaching resource library, so as to expand and extend the teaching contents of the course and build a learning platform with course characteristics.

2.6 Innovative classroom teaching mode

The reform of the Online Payment and Settlement course should pay attention to the reform of teaching mode to ensure that the teaching process of the course emphasizes both theory and practice, and comprehensively cultivates the independent thinking ability and analysis and problem-solving ability of senior vocational students. For example, when teaching the authentication centre, senior teachers can use CFCA animation to explain the functions of the authentication centre (Cui, 2008). The cartoon characters in CFCA animation with vivid colours, exaggerated movements and infectious voices can effectively stimulate students' interest and thus improve the teaching quality and effect of the authentication centre. For example, when teaching online banking systems, teachers in higher education institutions can organize students to log into the operating system of online banking with smartphones and computers for personal experience after finishing the theoretical knowledge, so as to understand the

business process of online banking and apply the knowledge in the teaching materials to the practical operation. In addition, in order to improve the quality of teaching, teachers in higher education institutions can strengthen the practical function of the course and adopt diversified teaching modes to carry out teaching, such as case teaching method, demonstration experiment method, group discussion method, simulation practice method and so on, and increase the effectiveness of classroom teaching by multimedia means.

3. Conclusion

In conclusion, in the era of rapid development of information technology, the ability of online payment and settlement is a necessary professional ability for students of e-commerce in higher vocational institutions, and at this stage, e-commerce positions in China have a high demand for this ability. Therefore, how to learn this course well and how to improve the quality of teaching is a common concern for higher vocational students and teachers. The teaching reform of this course can effectively improve the teaching effectiveness of the course by optimizing and innovating the teaching concept, teaching methods and assessment methods. Teachers in higher vocational colleges and universities can establish a cooperative relationship with enterprises and use measures such as joint construction between schools and enterprises, combining theory and practice, focusing on process assessment, building a teaching resource library, and innovating teaching mode to comprehensively improve the theoretical knowledge level and practical ability of online payment and settlement for higher vocational students, so as to cultivate professional talents with high quality and high technology for social positions and promote the overall development of the social economy.

Conflict of Interest

The authors declare that they have no conflicts of interest to this work.

References

- Mao, D. (2019). Exploration of the application of participatory teaching methods in the course of online payment and settlement. *Educational Science Forum*, 2019(09), 56–59.
- Sun, C. (2017). Research on the teaching reform mode of the course "online payment and settlement". *Talent*, 2017(29), 142.
- Liu, J., & Li, B. (2015). Research on the teaching reform of the course "online payment and settlement" in e-commerce. *Time Finance*, 2015(17), 228, 233.
- Wang, H., Sun, B., & Ren, C. (2014). Reflections on the teaching reform of online payment and settlement course in higher vocational institutions. *E-Commerce*, 2014(08), 86-87.
- Sun, Ning. (2013). The application of module teaching method in the teaching of electronic payment and settlement course. *New Accounting*, 2013(05), 68–71.
- Xue, J. (2012). Practical teaching reform and exploration of the course of online payment and settlement. *Journal of Luohe Vocational and Technical College*, 11(04), 155–156.
- Zhang, J. (2012). Teaching content design of higher vocational network payment and settlement course based on application orientation. *Journal of Hubei University of Finance and Economics*, 24(01), 92–94.
- Cui, Y. (2008). Practical teaching of online payment and settlement. *Examination Weekly*, 2008(27), 233–234.

How to Cite: Li, C. (2023). Analysis of Teaching Reform of Online Payment and Settlement Courses in Higher Vocational Colleges and Universities. *Contemporary Education and Teaching Research*, 04(04),189-193.
<https://doi.org/10.47852/bonviewCETR23208990409>