

Teaching Reform and Practice of Three-wide Education under Blended Teaching Mode

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Abstract: "Three-wide Education" conforms to the contemporary development trend of cultivating multi-level and high-capacity talents, and meets China's requirements for the cultivation of talents. Compared with the traditional teaching methods, the blended teaching mode can realize the synergistic development of "Three-wide Education" and professional teaching. In this paper, the current reform status of colleges and universities is sorted out, and combined with the objectives of specialized courses, the teaching system is redesigned from the aspects of course objectives, teaching methods, evaluation system, etc., in order to achieve the cultivation objectives of high-level and high-quality professionals, who can help the people in the world and serve the people in good faith, and cultivate both morality and law.

Keywords: Three-wide Education; Blended Learning; Teaching Professional Courses; Financial Derivatives

1. Introduction

In 2018, China proposed to focus on the comprehensive cultivation of human capacity as the key to education, with ideals and beliefs as the core of cultivation, and to carry out the concept of "Three-wide Education" throughout the entire process of cultivating talents. At the same time, we should take "Lide Shuren" as the fundamental task, emphasizing that colleges and universities should clarify the relevant target requirements and content characteristics, and realize the overall goal of "Three-wide Education" by classifying the characteristics of specialties, so as to comprehensively improve the quality of talent cultivation.

As a matter of fact, the traditional teaching methods, which emphasize on theory but not

practice and have a single teaching method, can no longer meet the requirements of the development of the times for talents. Therefore, what kind of effective and efficient means of educating people are used in teaching to meet the requirements of the market and the times for talents has become a very necessary issue. Blended teaching mode is based on traditional theoretical teaching, integrating online and offline resources, utilizing practical training resources, realizing the sharing of high-quality resources, and breaking the limitations of traditional teaching, such as boring and interactive difficulties, further improving the efficiency of teaching and the quality of talents, and also conforming to the cultivation mode of innovative and practical talents in the future.

The financial industry supports the real economy, and in the face of various risk factors and challenges at China and abroad, there is an urgent need for professionals who have the ability to prevent and anticipate risks, and at the same time be able to make judgments on the macro situation and have good values of comprehensive talents. This requires colleges and universities to balance the teaching of professional knowledge and the improvement of students' ideals and beliefs when cultivating financial industry talents. Financial derivatives is one of the key courses in the financial industry, and the mathematical and scientific knowledge involved in the teaching focus is very boring for students, and the goal of "Three-wide Education" is more conceptualized in practice, and the traditional teaching methods cannot be good in the teaching effect to do both. This requires teachers to use the appropriate means to intersperse the goal of "Three-wide Education" in the teaching content, so as to cultivate students' values and professionalism in the classroom at the same time, and give full play to the guiding function of the

profession. Therefore, as one of the key courses of finance majors, the construction of financial derivatives course in “Three-wide Education” needs to be paid great attention. This paper intends to start from sorting out the reform status quo at China and abroad, draw on the excellent cases at China and abroad, and take the “Financial Derivatives” course as an example to explore the effective integration path between the blended teaching mode and the concept of “Three-wide Education”, so as to achieve the goal of “to help the people in the world, to serve the people in good faith, and to cultivate high-level and high-quality students in both morality and law”. In order to achieve the goal of cultivating talents with both integrity, service, morality and law, and at the same time to provide ideas for the reform of finance-related majors in other universities.

2. Current Status of the Research on the Teaching Reform of “Three-wide Education” under the Blended Teaching Mode

In terms of blended teaching mode, scholars at China and abroad have made a lot of research. With the background of the epidemic, foreign scholars believe that utilizing the new and effective blended teaching mode and integrating it into curriculum teaching is a very important and worthwhile subject, which is the general trend of future teaching reform, and provides corresponding ideas on the direction and path of the reform of the blended teaching mode. Domestic scholars believe that the implementation of blended teaching is a major trend in the classroom reform of basic education, and should be given great attention in the reform of classroom teaching methods. In particular, some scholars have carried out in-depth discussions in this area for the professional courses of finance and economics. Taking the specialized courses as an example, some domestic scholars have elaborated the connotation and development prospect of blended teaching in depth, and at the same time, they have described the design, implementation and evaluation of the blended teaching mode of the course, showing that the blended teaching mode can improve the effect of students' independent learning [1-3].

There are also many studies on “Three-wide Education”. Some scholars believe that the intervention of the concept of “Three-wide

Education” is the inevitable choice of parenting in the new era, and combined with the actual situation in China, they have proposed how to promote the construction of the “Three-wide Education” education system in colleges and universities, as well as the difficulties in the process of construction, and put forward the solutions [4-6]. On this basis, some scholars have conducted in-depth research on professional courses as an example. Some scholars take the marketing major as an example and propose that students should be allowed to accept the concept of “Three-wide Education” implicitly in the learning of professional courses, so as to realize the unity of morality and intellect, and realize the shaping of value and ability at the same time, so as to enhance the effect of parenting [7].

In addition, there are scholars who combine the blended teaching mode with the concept of “Three-wide Education” point by point, and conduct corresponding research. Some researchers believe that to promote the construction of “Three-wide Education” in colleges and universities, we should overcome the problems of traditional education, and we can borrow the blended teaching mode, use new media, software and other technological technologies to assist teaching, and strengthen the students' sense of morality while cultivating their professional abilities [8] [9]. Some scholars take professional courses as an example to show the concept of “Three-wide Education”, discuss the theoretical or practical problems of teaching objectives, teaching content, teaching forms and teaching evaluation, point out the problems that exist in the current teaching, and propose that online and offline resources can be integrated for teaching to better promote the “Three-wide Education”. At the same time, it is suggested that online and offline resources can be integrated for teaching to better promote the implementation of “Three-wide Education” [10].

By summarizing the research results at China and abroad, it can be concluded that the research and construction of “Three-wide Education” in China's colleges and universities have already achieved certain results. However, by combing through the literature, it can be found that few scholars take the professional courses of finance and

economics as an example to integrate the blended teaching mode with the teaching goal of “Three-wide Education”, and the construction of the teaching evaluation system also has certain defects. Therefore, the article intends to take the Financial Derivatives course as an example for in-depth discussion.

3. The Design of “Three-wide Education” Teaching Reform of Financial Derivatives under the Blended Teaching Mode

3.1 Clarify the Main Lines of the Curriculum and Reformulate the Objectives of the Curriculum

According to the syllabus and teaching objectives of the financial derivatives course, the teaching of the course needs to be based on the basic theory, which requires students to understand the development status of China's financial derivatives, master the operation mechanism of China's financial derivatives market, price determination, trading strategies and other issues, and familiarize themselves with China's real-time policies at the present time.

The value orientation of talents determines the future of national development. Since our country stepped into the new era, the domestic economy for high-level, high-quality professional talent reserves increased demand. This requires that the curriculum objectives of universities and colleges not only to adapt to the needs of China's economic and social development as well as the development of the times, but also need to focus on cultivating the correct value orientation of talents. As a key part of the training of talents to adapt to the development of China, universities should not only implement the goal of “Three-wide Education” in their own work, but also integrate into the subject specialties. In the financial derivatives course, the existing course syllabus and teaching objectives and “Three-wide Education” goal of organic integration, our country's cutting-edge theories and disciplines are integrated, the development of college talents and China's future development is closely linked together to train the world, honest service, moral and legal training of high-level, high-quality professionals.

3.2 Application of Information Technology

and Integration of “Three-Wide Education” Goals and Requirements

The financial derivatives course should be guided by the requirements of talents needed in China, closely integrated with the practice of students, while teaching the content of the course, with the help of their own knowledge and cutting-edge theories to explain the hot issues at China and abroad, and to cultivate students to use some of the theories in the “Three-wide Education” to improve their ability to recognize, analyze, and solve the practical problems of our country. Ability. In the teaching of financial derivatives course, while maintaining the original course framework and structure system, we can introduce the concept of “Three-wide Education” with the help of informatization technology, so as to realize the mutual integration of the general goal of “Three-wide Education” and the goal of financial derivatives course. The specific integration path is shown in Table 1.

3.3 Utilizing Blended Teaching Models to Enhance Integrated Teaching Effectiveness

(1) Utilizing online platforms to integrate professional curriculum development with the goal of “Three-wide Education”.

With the continuous development of the Internet era, networked teaching has been deeply penetrated into the teaching practice. Among them, the hybrid teaching mode of online and offline is an extremely efficient teaching method. First, it can integrate and optimize online resources with offline resources and share them for timely learning of the theory and content related to “Three-wide Education”. For example, students can learn the specialized teaching content and theoretical content of the course without any time and place limitations through the China Mucous Classes online boutique course, and teachers can upload the latest relevant ideas and theories and the cutting-edge cases of financial derivatives through the online media, which organically integrates the goal of “Three-wide Education” into the course. Secondly, videos, audios and PPTs related to financial derivatives can be played through multimedia technology to optimize the effect of integration and to concretize and visualize abstract knowledge. Teachers use this form of teaching

organization, can effectively expand the breadth and depth of the course, so that students can deeply understand the knowledge, and further deepen the attractiveness and intuition of the concept of “Three-wide Education” to the audience. Thirdly, by utilizing Apps such as Learning Channel, we can establish modules for student assessment and evaluation, student feedback, etc., which can show the teaching effect of teachers in multiple dimensions, so as to adjust the

teaching method and teaching progress in a timely manner. For example, the teaching progress, special learning tasks and students' completion of homework will reflect the teaching effect in an all-round way. This way not only reflects the teacher's promotion of “Three-wide Education”, but also effectively promotes the integration of the goal of “Three-wide Education” with the financial derivatives course.

Table 1. Implementation Pathway

Teaching Knowledge Points	Professional Teaching Content	Mapping and Integration Points	Informatization Technology
Generation and Development of Financial Derivatives	Basic concepts of financial derivatives, their background, development dynamics and current development, and understanding the logic of the development of financial derivatives in China.	China's financial derivatives are developing at a high speed under the support of the turbulent and complicated international environment and China's reality, and are constantly being improved, developed and innovated, reflecting China's superiority in the process of development.	Curriculum Nurturing Platform
Introduction to Famous People in Financial Derivatives	Understand the deeds of celebrities in this field, introduce relevant cases, compare and analyze the problems encountered by China in the process of development.	Combining the cases of celebrities and the actual cases in China, we will explore the value orientation of the construction of financial derivatives in China, cultivate students' sense of family and patriotism, and guide them to utilize their professional knowledge to help China's economy.	Microcourse Resources
Default risk of financial derivatives	Definition, causes and consequences of default risk, as well as management and control of default risk.	Incorporation of moral references such as "a promise is worth a thousand pieces of gold and trust is earned by standing on a tree" in traditional Chinese culture, in order to change the traditional idea of "self-interested" choices, and to cultivate a good sense of morality and a big-picture view in students	Blockchain Technology
Main products of financial derivatives	Understanding and mastering the product classification, basic features, functions, comparison among financial derivatives and relevant application cases.	To analyze the characteristics of financial derivatives in conjunction with relevant cases of their impact on the stability of the global financial system, so that students can cultivate a sense of the overall situation, awareness of the rule of law, and have the correct professional ethics, the concept of money.	Online Teaching Platform
Analysis of "Insurance and Futures" Pilot Program for Agricultural Products	Analyze the business model of "insurance and futures" for agricultural products in China, the main parties involved and the specific process, and discuss the existing problems and management strategies.	Mastering the complex option structure behind "insurance and futures", making it easier to understand and utilize financial instruments, improving the accuracy and security of poverty alleviation, and giving a strong impetus to China's poverty alleviation efforts.	Survey and loss determination technology under big data, video cases
Financial	Pricing theories and models of	Through vocational education, students	AI Artificial

Derivatives Trading Strategies and Pricing Principles	financial derivatives, trading strategies under different circumstances, practical application of derivatives in risk management	can improve their ability to apply theories to solve real cases, exercise their thinking, and develop strong professional skills to cultivate all-round talents to serve China's economic market.	Intelligence Technology
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(2) Incorporate the concept of “Three-wide Education” into the student assessment system and make comprehensive evaluations.

Whether the concept of “Three-wide Education” is effectively integrated with professional teaching, the learning effect of students is one of the tests. Most of the students' learning effect can be reflected through the final examination. Therefore, in the comprehensive evaluation of students' final assessment, we can build an assessment system based on the knowledge, specialization, skills of the course, and give a certain weight to this part of the assessment, so as to strengthen the effect of the assessment. In this aspect for students can be divided into three parts: the first part is the completion rate of the usual classroom assignments, the completion of books and papers related to the specialty, etc., to cultivate students in the theoretical aspect. The former can be systematically counted by utilizing the Learning Pass App, and the latter can be demonstrated by reading through the group; the second part incorporates the social practice activities into the assessment, and is judged by the practice materials. This part mainly cultivates students' practical ability, as well as their sense of social responsibility and professional ethics in social practice; the third part is the assessment at the end of the term. Teachers look for suitable cases, combined with the actual status quo in China, and prepare the final course paper for assessment, with a view to cultivating students to utilize the theories they have learned to express their cognition of the social status quo, and to solve some of the problems that exist at present. For example, try to discuss the impact of the new crown epidemic, Russia-Ukraine conflict and other factors, China's financial derivative market will face what risks? How to avoid or minimize the loss brought by the risk to our economy?

(3) Utilizing practical training resources to enhance students' practical ability.

The financial derivatives course is a course that emphasizes both theory and practice, and it is necessary for students to experience practice in order to integrate the concept of

“Three-wide Education” into their learning. On the one hand, we can use simulated investment to exercise students' practical ability, so that students realize the importance of practice and enhance their knowledge of the profession. For example, the use of Flush and other software in the simulation of the competition, the theory into practice, a more in-depth understanding of the financial derivatives market, operation, profit and loss analysis, price trends, trading strategies, etc., as a method to allow students to quickly put the theoretical knowledge into practice or the production of real life. On the other hand, we can provide students with off-campus practical training through the industry-teaching integration and school-enterprise cooperation relationship that has been established between the school and the company. By visiting and studying in companies and enterprises, students can more fully understand the knowledge outside the textbooks, such as the relevant policies, business operation process, business structure, actual business cases of financial derivatives in China, broaden students' knowledge reserve, deepen students' intuitive understanding of the development of financial derivatives in China as well as the development of other countries, and shape students' correct values, so as to combine the teaching of financial derivatives specialty and the teaching of financial derivatives specialization and the goal of “Three-wide Education” are effectively and deeply integrated to enhance the students' professionalism and professionalism, and lay a solid foundation for students to enter the workplace in the future.

(4) Improvement of the evaluation of the effectiveness of the “Three-wide Education” work to form a complete closed loop of teaching and learning.

In practice, if the degree of completion of the work of “Three-wide Education” is only assessed by students' final grades, the accuracy of the evaluation of the quality of the course cannot be guaranteed. Therefore, a corresponding evaluation system of “Three-wide Education” can be added,

centering on students, using the school's official website and online resources such as apps to build an independent grading board for teachers to evaluate their teaching. Students can make anonymous ratings and leave anonymous messages to evaluate the promotion of the "Three-wide Education" work in teaching, so as to help teachers improve their teaching methods and teaching points in a timely and accurate manner, and make it easier for other students to accept the knowledge they teach. Teachers can find out the problems, determine the reasons and apply the improvement measures to the corresponding teaching links in a timely manner through students' evaluation, so that the quality of teaching can be continuously and practically improved with the help of the evaluation indexes, forming a complete closed loop of teaching.

4. Conclusions

The times are constantly developing and progressing, and the requirements for talents in all walks of life are becoming more and more diversified. Combined with the background of the era in which our country is currently living and the views mentioned above, it is a major and far-reaching issue to achieve the goal of "Three-wide Education" in the process of training financial talents. As one of the important courses in the specialty of finance, it is inevitable to promote the goal of "Three-wide Education"; at the same time, it has high requirements on students' mathematics and science foundation, and it is difficult for students to understand and absorb the concept of "Three-wide Education" by using the traditional teaching methods to penetrate the concept of "Three-wide Education" in class. At the same time, it is inevitable to promote the goal of the course; at the same time, it requires students to have a high foundation in mathematics and science, and it is difficult for students to understand and absorb the concept of "Three-wide Education" in the classroom by using traditional teaching methods. Therefore, the article discusses how to integrate and make good use of online and offline resources in the teaching of this course, based on the professional knowledge taught, and choose the right time to integrate the concept of "Three-wide Education", so that the

promotion of "Three-wide Education" can become infiltration type. In conclusion, the article focuses on the construction of "Three-wide Education" of financial derivatives, combines the blended teaching means, and combines the concept of "Three-wide Education" with the teaching content point by point, in order to provide ideas for the reform of the finance-related majors in other universities, and to help the reform of the "Three-wide Education" of the finance-related majors in universities. We hope to provide ideas for the reform of finance-related majors in other universities and provide reference for the promotion of "Three-wide Education" in colleges and universities.

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