

The Importance and Practice of Ideological and Political Education in University Courses under the Background of Internet Finance

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Abstract: With the rapid development of Internet finance, its role in economic life has become increasingly prominent, presenting new challenges and opportunities for higher education, particularly in the ideological and political education (IPE) in universities. The characteristics of Internet finance necessitate innovations in the content and methods of ideological and political education to meet the demands of the era. This paper explores the importance and innovative practices of IPE in university courses under the background of Internet finance. The paper analyzes the impact of Internet finance on university IPE, the main challenges faced by university course IPE, and innovations in teaching content, methods, and practical activities. The study finds that the era of Internet finance increases the demand for innovation skills and critical thinking while also introducing new ethical and moral challenges. Therefore, university IPE needs to foster students' awareness of innovation, critical thinking skills, ethical and moral values, and a sense of social responsibility through the renewal of teaching content, innovation in teaching methods, and enrichment of practical activities. This approach aims to contribute to building a healthy Internet financial environment and promoting the harmonious development of society.

Keywords: Internet finance; University course ideological and political education; Teaching innovation; Ethics and moral education; Innovation capability

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1. Introduction

Internet finance, as a product of the deep integration of finance and technology in the new era, has not only transformed the operational modes of the traditional financial industry but also exerted profound influences on social culture, ethical norms, and people's value systems. Against this backdrop, ideological and political education (IPE) in universities is facing unprecedented challenges and new requirements. This paper aims to explore the importance and innovative paths of IPE in university courses in the Internet finance environment. The paper discusses how to update teaching content, innovate teaching methods, and enrich practical activities to address the challenges posed by Internet finance. The goal is to cultivate high-quality talents who are adapted

to the demands of the new era.

2. Challenges in ideological and political education in universities under the context of Internet finance

2.1. Impact of Internet finance on university ideological and political education

The rapid development of Internet finance has not only triggered a profound revolution in the global economic sphere but also brought unprecedented challenges and opportunities to higher education, especially in the fields of ideological and political education. Internet finance, through technological innovation, has fundamentally transformed financial service models, injecting new vitality into ideological and political education while also demanding new educational content and perspectives. First, Internet finance covers a broad range, including but not limited to digital currencies, online loans, crowdfunding, payment systems, and more. The inclusion of these topics not only enriches the resources for ideological and political courses but also provides students with a window to understand and learn about modern financial knowledge. This requires educators to keep up with the development of Internet finance, update educational content, and integrate these latest developments and cases into the classroom to enhance students' interest in learning and their ability to solve real-world problems.

The prevalence and development of Internet finance have profoundly influenced students' value systems, consumer behavior, and risk awareness. In the context of convenient online consumption, students face more temptations and choices, testing their judgment in consumption and their ability to control risks and uphold ethical standards. Therefore, ideological and political education in universities needs to target these changes specifically to educate and guide students. This helps ensure that while students enjoy the conveniences brought by Internet finance, they can also establish correct financial concepts, form rational consumer behaviors, and enhance their awareness of risk prevention ^[1].

Moreover, the interdisciplinary nature of Internet finance requires ideological and political education not only to focus on traditional political and economic knowledge but also to integrate knowledge from law, ethics, information technology, and other disciplines to build a comprehensive, multidimensional teaching system. This interdisciplinary integration not only helps students understand and analyze the phenomenon of Internet finance from multiple perspectives but also cultivates their ability to analyze complex social issues comprehensively and solve problems. In this process, the goal of ideological and political education is to nurture students to become new-era citizens with a global perspective, critical thinking, and a strong sense of social responsibility, contributing to the sustainable development of society.

2.2. Main challenges faced by university course ideology and politics

In the context of Internet finance, the main challenges faced by university course ideology and politics include the latency in content updates, outdated teaching methods, and insufficient cultivation of students' critical thinking and social practice abilities. These issues collectively form the challenges of higher education in adapting to and integrating into the rapidly developing environment of Internet finance ^[2].

The slow update of educational content is a significant issue. The rapid development of Internet finance brings new financial products, service models, and associated legal and ethical issues. However, university ideological and political courses often fail to update content promptly, leading to a disconnect between course content and students' real-life experiences and future career development needs. Moreover, discussions related to the ethics of Internet finance and the cultivation of risk awareness are often marginalized in current courses, leaving students underprepared to face the challenges brought by Internet finance.

The backwardness of teaching methods is another issue that cannot be ignored. Students in the Internet

finance era are accustomed to fast-paced, interactive learning styles. Traditional classroom lectures and textbook learning no longer meet their needs. However, many universities still rely on traditional teaching methods in ideological and political courses, lacking sufficient interactivity and practicality, which diminishes the effectiveness and appeal of ideological and political education.

Lastly, the insufficient cultivation of students' critical thinking and social practice abilities poses a significant challenge under the backdrop of Internet finance. In a rapidly changing social and economic environment, students need not only to acquire knowledge but also to develop skills for analyzing problems, critical thinking, and problem-solving. Moreover, social practice activities related to Internet finance can help students better understand theoretical knowledge and cultivate their sense of social responsibility and practical skills. However, current efforts by universities in this area are still far from adequate, often leaving students ill-prepared to face complex social phenomena and challenges.

3. The importance of ideological and political education in university courses

3.1. fostering innovation and critical thinking

Higher education should not only impart solid professional knowledge but also focus on stimulating students' innovative abilities and nurturing their critical thinking skills. Innovation, defined as the ability to perceive changes in the era and propose innovative insights and solutions based on a solid foundation of professional knowledge, is particularly crucial in the rapidly evolving field of Internet finance. The pace of innovation in this field is relentless, rendering yesterday's solutions obsolete today. Additionally, the ability to think critically requires students to go beyond passively receiving existing knowledge and information, so they should actively explore, analyze, and assess the authenticity of information, forming personal judgments based on independent thought.

Ideological and political education in universities plays an irreplaceable role in fostering students' innovative capabilities and critical thinking. This type of education integrates knowledge from political theory, social sciences, and other disciplines, not only providing a rich knowledge background for students but also emphasizing the close integration of theory and practice. By encouraging students to deeply analyze and critique contemporary social phenomena and policy changes, this education effectively fosters the exercise of critical thinking and the development of innovative abilities. For example, by introducing topics such as the trends, impacts, and related ethical issues of Internet finance, educators can stimulate students' thoughts and discussions, guiding them to propose innovative viewpoints and solutions through critical analysis. Moreover, through simulated practical activities and case studies, students can deepen their understanding of theoretical knowledge in practical applications, enhancing their ability to solve real-world problems. This not only strengthens students' sense of social responsibility but also lays a solid foundation for their future careers in the field of Internet finance ^[3].

3.2. Strengthening ethical and moral education

With the proliferation of Internet finance, new ethical challenges and moral dilemmas, such as protecting personal data privacy, ensuring consumer rights are not violated, and preventing financial fraud, have increasingly become focal points of societal concern. These issues not only relate to individual interests but also touch on the fundamentals of social fairness and justice. In-depth ethical and moral education can help students understand the complexity and multidimensionality of these issues under this era's context, establish correct values, and make reasonable and responsible decisions when facing challenges in the future.

The ideological and political education in university courses can introduce specific Internet finance

ethical cases, such as data breach incidents, unfair competition, and false advertising, to explore the underlying ethical and moral issues and corresponding legal norms. This case teaching method not only engages students' interest and enhances their sensitivity and depth of understanding of issues but also stimulates their critical thinking, prompting them to analyze problems from an ethical perspective and explore solutions. Through such discussions and reflections, students can profoundly understand the importance of maintaining ethical principles in Internet finance activities, enhancing their judgment and problem-solving abilities when facing moral dilemmas^[4].

Moreover, embedding ethical and moral education throughout the ideological and political curriculum is crucial not only for the comprehensive development of students but also for promoting social harmony and the healthy development of Internet finance. By cultivating students' ethical awareness and sense of responsibility, they are not only poised to become morally responsible citizens in their future work and life but also contribute to building a fair, transparent, and healthy Internet financial environment. Therefore, ethical and moral education is an indispensable part of ideological and political education in university courses, concerning both the personal growth of students and the long-term development of society and the well-being of humanity.

3.3. Promoting social responsibility and a global perspective

The global nature of Internet finance requires future practitioners not only to have a deep understanding of their own country's financial environment and legal regulations but also to possess a global perspective, enabling them to make accurate judgments and respond effectively in the globalized financial market.

Universities should enhance the cultivation of students' sense of social responsibility through ideological and political education. In today's rapidly evolving world of Internet finance, fintech companies, while innovating, may also introduce a range of social issues such as data security and privacy protection. Future financial workers need to have the ability to integrate their professional pursuits with social responsibility, contributing to the healthy development of the economy and the stability of the financial market. Therefore, university curricula in ideological and political education should incorporate social responsibility education into the teaching system, using interactive teaching methods such as case analysis and role-playing, to help students understand and recognize the impact of their actions on society and to foster their sense of responsibility and mission as future financial practitioners.

Expanding students' global perspectives is also a crucial task of university ideological and political education. The development of Internet finance is not limited by geographical boundaries, with financial activities and services crossing national borders. This requires students to develop a global mindset and international competitiveness. Universities can broaden students' international horizons and enhance their competitiveness and adaptability in the global financial environment by incorporating teaching content with an international perspective, such as international financial regulations and dynamics of global financial markets, inviting international finance experts for lectures or seminars, or encouraging students to participate in international exchange and cooperation projects.

4. Innovative practices in ideological and political education under the background of Internet finance

4.1. Innovation in teaching content

Under the influence of Internet finance, the innovative practice of ideological and political courses in universities is particularly evident in the updating and enrichment of teaching content. This process requires educators to deeply understand the essence and characteristics of Internet finance and its impact on the socio-

economic landscape. Moreover, it necessitates the exploration of effective ways to integrate Internet finance-related knowledge into ideological and political education to foster students' social responsibility, innovation awareness, and critical thinking skills ^[5].

Internet finance, a product of the deep integration of finance and technology, encompasses various emerging areas such as digital currency, blockchain, peer-to-peer lending, and big data finance. The innovation of teaching content first involves incorporating the basic knowledge, current developments, and societal impacts of these fields into the curriculum. For instance, by teaching the principles and applications of digital currencies, students are encouraged to consider their challenges to traditional monetary systems and financial regulation. Additionally, discussing the rise and risks of P2P lending can stimulate a balanced debate on financial innovation versus risk control. Such content not only expands students' horizons but also sparks deeper contemplation of societal phenomena.

Beyond updating knowledge, innovative teaching content also includes introducing social issues and ethical challenges under the umbrella of Internet finance, such as data privacy, fraud prevention, and consumer rights protection. Employing case studies, role-playing, and debates allows students to learn how to identify and address these issues in practical scenarios, fostering their problem-solving abilities and ethical judgment. This teaching approach effectively combines theoretical knowledge with real-world issues, enhancing the practicality and relevance of education.

Moreover, the innovative content should address the profound effects of Internet finance on the socio-economic structure, employment patterns, and consumption models, integrating these topics into ideological and political education. For example, discussing how Internet finance has transformed financing methods for SMEs and innovation in retail can help students grasp the societal transformations and economic trends under the Internet economy.

4.2. Innovation in teaching methods

In the context of Internet finance, the innovation of teaching methods in university ideological and political courses becomes key to enhancing educational appeal and effectiveness. Traditional methods often fall short when engaging contemporary students, who may struggle to maintain interest and enthusiasm. Thus, employing modern information technology to innovate teaching methods is crucial to meeting the educational demands of the Internet finance era and enhancing the quality and effectiveness of ideological and political education.

Firstly, the use of digital teaching platforms marks a significant direction for methodological innovation. By developing online platforms that digitalize and modularize course content, students can choose what to learn based on their own pace and interests. This autonomy significantly boosts motivation. Additionally, these platforms allow educators to track students' progress and provide personalized guidance, improving teaching efficiency. Digital platforms can also integrate a wealth of resources, such as case databases and simulation systems for Internet finance, allowing for experiential learning that enhances the application of theoretical knowledge ^[6].

Furthermore, incorporating interactive teaching methods can significantly increase the appeal of ideological and political education. Using tools like social media and online discussion boards, educators can create an open environment for debate and discussion on social and ethical issues related to Internet finance. This interactive learning not only fosters intellectual exchange among students but also cultivates their critical thinking and public speaking skills. Methods like blended learning and case-based teaching enhance interactivity and practicality, deepening students' understanding and application of knowledge.

Lastly, applying big data and artificial intelligence to analyze students' learning behaviors and outcomes

is an essential direction for innovative teaching methods. By understanding students' learning patterns through data analytics, educators can design more precise and effective teaching strategies. Additionally, developing intelligent tutoring systems using AI technology can offer personalized learning recommendations and problem-solving assistance, helping students address specific challenges encountered during their studies.

4.3. Innovation in practical activities

Innovative practical activities under the Internet finance framework are vital for enhancing students' practical skills and sense of social responsibility. By organizing Internet finance-related practical activities, not only can students integrate theoretical knowledge with practical operations, but they can also deepen their understanding of the impacts of Internet finance and develop their capabilities to analyze and solve complex financial phenomena.

Simulated financial projects serve as an effective form of practical activity. Creating simulated Internet finance platforms allows students to assume various roles, such as borrowers, investors, and platform operators, to perform simulations. This hands-on practice helps students understand the operational processes and risk management of Internet finance in a safe environment and enhances their comprehension of its mechanisms and business models. Moreover, incorporating real-world financial cases into simulations challenges students to analyze issues and devise innovative solutions, fostering their critical thinking and problem-solving skills.

Organizing students to conduct social surveys related to Internet finance is another innovative practical activity. Students can explore topics such as the current state of Internet finance usage, user satisfaction, product innovation, and fraud prevention through methods like surveys and in-depth interviews. This type of activity not only sharpens students' skills in social research and data analysis but also heightens their sensitivity and responsibility towards societal phenomena. Direct interactions with actual users allow students to gain a more tangible understanding of the impacts of Internet finance products on consumers and their needs and expectations, further fostering a service-oriented and responsible mindset.

Universities could also collaborate with Internet finance companies to offer internships and project cooperation opportunities for students. Engaging in real-world projects allows students to apply their knowledge in practical settings and understand corporate operations, culture, and industry trends, laying a solid foundation for their future careers. Additionally, such collaborations facilitate exchanges and partnerships between academic institutions and businesses, enriching the resources and perspectives available for teaching and research.

5. Conclusion

The importance and innovative practice of ideological and political education in university courses under the backdrop of Internet finance are essential adaptations to the educational demands of the new era. Universities must continually explore and innovate to cultivate high-quality talents capable of meeting future societal needs. This effort not only aids in students' comprehensive development but also plays a significant role in promoting social harmony and sustainable economic growth. Moving forward, innovative practices in ideological and political education should focus more on integrating teaching content with social development, diversifying teaching methods, and deepening practical activities to achieve high-quality educational outcomes.

Disclosure statement

The authors declare no conflict of interest.

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