Education Reform and Development, 2025, Volume 7, Issue 10
https://ojs.bbwpublisher.com/index.php/ERD
Online ISSN: 2652-5372
Print ISSN: 2652-5364

Restructuring the Curriculum for Vocational Undergraduate Finance and Economics Programs under the "Golden Faculty + Golden Teaching Materials" Dual-Element Collaboration Model

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Abstract: Under the dual background of the typological development of vocational education and its deep integration with the digital economy, vocational undergraduate programs in finance and economics face an urgent need to cultivate high-level technical and skilled talents. The curriculum system, serving as the core vehicle for talent development, sees the quality of its restructuring directly determining educational outcomes. From the perspective of the synergistic collaboration between "Golden Standard" instructors and teaching materials, this paper analyzes existing problems within the curriculum system of vocational undergraduate finance and economics programs. It clarifies the core logic and value dimensions of this dual-element synergy, constructs a restructuring framework oriented by competency, driven by the dual elements, and characterized by dynamic adaptation. Furthermore, the paper proposes implementation pathways and safeguard mechanisms, aiming to provide practical guidance for enhancing the intrinsic quality of vocational undergraduate finance and economics programs.

Keywords: Vocational undergraduate education; Finance and economics programs; Golden standard instructors; Golden standard teaching materials; Dual-element synergy; Curriculum system restructuring

Online publication: November 14, 2025

1. Introduction

1.1. Research background

The National Implementation Plan for Vocational Education Reform explicitly states that vocational education and general education are two distinct types of education, possessing equal importance. As the highest level within the vocational education system, vocational undergraduate education focuses on cultivating technical and skilled talents with comprehensive professional abilities, innovative capabilities, and developmental potential. Finance and economics programs, being a professional cluster most closely linked to economic and social

development, face a triple challenge under the trends of business-finance integration and digital-intelligent empowerment driven by the digital economy: rapid iteration of job demands, updating of technical standards, and upgrading of competency requirements. Currently, "Golden Standard Instructors" and "Golden Standard Teaching Materials" have become the core levers for enhancing the intrinsic quality of vocational education. Within the "Five Golden" construction concept proposed by Guangxi Industrial Vocational and Technical College, "Golden Standard Instructors" serve as the guarantee, and "Golden Standard Teaching Materials" form the foundation; together, they constitute the core elements of curriculum development. However, in practice, the curriculum system for vocational undergraduate finance and economics programs still suffers from a "duality disconnect": the practical expertise of excellent instructors often fails to be effectively translated into teaching materials, while the pedagogical value of high-quality teaching materials lacks precise implementation by proficient faculty. This results in a misalignment between the curriculum system and industry needs, creating a gap between the quality of talent cultivation and the competency requirements of job positions. Therefore, exploring the path for restructuring the curriculum system based on the "Golden Standard Instructors + Golden Standard Teaching Materials" dual-element synergy has become a critical proposition for the high-quality development of vocational undergraduate finance and economics programs [1–3].

1.2. Significance of the study

1.2.1. Theoretical implications

This research transcends the conventional mindset of curriculum development driven by a single element. It constructs a synergistic theoretical framework integrating "Golden Standard Instructors," "Golden Standard Teaching Materials," and the "Curriculum System," thereby enriching the theoretical foundation of vocational undergraduate curriculum development and providing a new analytical perspective for enhancing program quality within the context of distinct educational types [4].

1.2.2. Practical implications

In response to the digital and intelligent transformation demands of finance and economics majors, an operational curriculum system reconstruction plan is proposed to address the collaborative challenges of "what to teach" and "how to teach," assisting vocational undergraduate colleges in cultivating high-level talents that meet the job requirements of digital finance and economics, and enhancing their ability to serve regional economic development [5].

2. Existing problems in the vocational undergraduate finance and economics curriculum system

2.1. The course structure is out of alignment with the job competency requirements

The traditional finance and economics curriculum system still follows the "discipline-oriented " setting logic, with the three-stage structure of public basic courses, professional basic courses, and professional courses solidified. It lacks a systematic response to the ability requirements of new job groups such as intelligent finance and big data auditing [6]. A survey conducted by Jiaxing Polytechnic shows that under the background of the digital economy, the financial management job group has formed a capability chain of "business scenarios + data foundation → integration of business and finance + data collection → risk control + data analysis → business practice + data application", but the current curriculum system has failed to form a matching ability advancement

path, resulting in a disconnection between students‘ practical abilities and job requirements [7].

2.2. The collaborative mechanism between “golden teachers“ and “golden textbooks“ is lacking

On the one hand, there are shortcomings in the construction of the “dual-qualified” teacher team. Some teachers lack practical experience in enterprises and have insufficient digital and intelligent teaching capabilities, making it difficult for them to transform new technologies and new processes in the industry into teaching content [8]. On the other hand, the construction of teaching materials lags behind the development of the industry. The content of traditional teaching materials is outdated, lacks real project carriers, and has not been timely integrated into the standards of the “1+X” certificates and the requirements of skills competitions. A more prominent issue is the insufficient coordination between the two: the participation of enterprise experts in the compilation of teaching materials is merely a formality, and teachers’ ability to develop teaching materials is lacking, resulting in a vicious circle where “strong teaching staff but weak practical application, and teaching materials have content but are difficult to implement” [9].

2.3. The course content is disconnected from the iteration of technological changes

The in-depth application of digital technology in the financial and economic field has given rise to new technological application scenarios such as financial robots, big data analysis, and blockchain auditing. However, most courses still mainly focus on traditional accounting and financial management knowledge, with a lack of digital intelligence course modules. The reform practice of Zhejiang Industry Polytechnic College shows that only 30% of the vocational undergraduate finance and economics majors have been offered courses related to big data finance and economics, and the course content is fragmented, failing to form a systematic digital intelligence ability cultivation system, which leads to the digital literacy of graduates being difficult to meet the demands of enterprises.

2.4. The evaluation system does not conform to the dual collaborative goals

The current course evaluation mostly adopts a single model of “theoretical examination + simple practical training,” which neither reflects the process-oriented guiding value of “golden teachers” nor the practice-oriented characteristics of “golden textbooks” [10]. The evaluation indicators focus on knowledge memorization rather than ability achievement, lacking a comprehensive assessment of students‘ practical job operation ability, data analysis ability and professional quality, making it difficult to play the guiding role of evaluation in dual-element collaborative education.

3. The core logic of the dual-element collaboration of “golden teachers + golden textbooks”

3.1. The definition of the connotation of dual synergy

3.1.1. The core traits of “golden master“

Unlike academic teachers in regular undergraduate colleges, “golden teachers” in finance and economics at vocational undergraduate institutions should possess the “Three Doubles and Four Abilities” traits: “Three Doubles” refer to dual identities (teacher + enterprise consultant), dual abilities (teaching ability + practical ability), and dual qualities (professional quality + digital quality). The “Four Abilities” refer to the ability to build

resources, innovate in the classroom, participate in competitions and obtain certificates, carry out educational reform and research, and precisely design teaching content in line with industrial demands and implement the teaching process with digital and intelligent tools.

3.1.2. The core features of the "golden textbook"

As the "script" for talent cultivation, the "golden textbooks" of finance and economics should highlight practicality, digital intelligence and dynamics. Specifically, it is manifested as: integrating new industry standards, new technologies and new methods in the content; It adopts new forms such as loose-leaf style and work manual style, and is equipped with digital resources. In terms of development, a school-enterprise co-construction system is implemented, with the participation of enterprise experts and school teachers to ensure a close connection with the actual positions [11].

3.1.3. The essence of dual synergy

The dual-element collaboration of "golden teachers + golden textbooks" is not a simple superposition. Instead, it is based on the curriculum system as a link, forming a dynamic cycle mechanism where "teachers' capabilities are transformed into textbook content, textbook content supports teachers' teaching, and both jointly serve the cultivation of capabilities." The practical advantages of Jinshi provide vivid materials for Jinshi textbooks, and the systematic architecture of Jinshi textbooks offers a standardized framework for Jinshi's teaching. The two work together to achieve precise alignment between course content and industrial demands, teaching processes and work processes, as well as ability cultivation and job requirements [12].

3.2. The value dimension of dual synergy

3.2.1. Dimension of ability cultivation

Through Jin Shi's precise deconstruction of job capabilities and Jin Textbook's systematic presentation of ability modules, a three-in-one ability cultivation system of "knowledge - skills - qualities" is constructed to achieve advanced cultivation from specialized abilities to comprehensive abilities.

3.2.2. Dimension of industrial adaptation

The combination of Jinshi's advantage of being rooted in the front line of the industry and the dynamic update feature of Jinshi textbooks enables the curriculum system to respond quickly to the technological changes and job iterations in the financial and economic industry, enhancing the adaptability of talent cultivation [13].

3.2.3. Dimension of teaching effectiveness

The teaching innovation ability of Jin Shi and the resource support function of Jin Textbook form a synergy, promoting the transformation of the teaching model from "knowledge imparting" to "ability cultivation," and improving the quality of classroom teaching and the effectiveness of education.

4. The framework for reconstructing the curriculum system under the dual-element synergy

4.1. Reconstruction principle

Starting from the core competencies of the new job clusters in finance and economics, the disciplinary knowledge

system is broken, and a course structure centered on ability modules is constructed. Deeply integrate the practical experience of Teacher Jin with the content system of the Jin textbook, and run through the entire process of course objective setting, content selection, teaching implementation, and evaluation feedback. Establish a dynamic adjustment mechanism for courses based on industrial demands to ensure that course content is updated in a timely manner in line with technological development and job changes. Integrate job standards, competition requirements and certificate norms into the curriculum system to achieve an organic connection between teaching content and professional standards [14].

4.2. Reconstruct the framework

The design is based on the dual-element collaborative logic to construct a framework for the reconstruction of the curriculum system featuring "one layer, three domains and four modules." The core layer is a dual-element collaborative hub, composed of the "Golden Teacher Teaching Innovation Team" and the "Golden Textbook Development Center" jointly established by the school and enterprises, responsible for the overall design, content update and quality monitoring of the curriculum system. The Jinshi team leads the research on job capabilities and the setting of course goals, while the Jinshi Textbook Development Center is responsible for converting the capability requirements into textbook content and course modules. The supporting domain consists of three major guarantee systems, including the industry-education integration platform, digital and intelligent teaching resources, and the quality evaluation mechanism. The industry-education integration platform provides a practical carrier for dual-element collaboration, digital and intelligent teaching resources offer technical support for course implementation, and the quality evaluation mechanism provides a feedback loop for the collaborative effect. The course modules are divided into four types of course clusters. The basic ability module covers courses such as basic knowledge of finance and economics, basic digital technology, and professional ethics. The Jinshi team has developed loose-leaf basic textbooks in line with industry basic standards to lay a solid foundation for students' abilities. The core competence module sets up core courses around job clusters such as intelligent finance, big data auditing, and digital taxation. Project-based teaching materials are jointly developed by enterprise experts and financial advisors, integrating real work cases and application scenarios of digital intelligence tools. For instance, Zhejiang Industry Polytechnic College has designed six projects and four tasks in the "Enterprise Taxation Practice" course in line with the job requirements of intelligent finance and taxation, achieving the integration of positions, courses, competitions and certificates. The expansion ability module sets up cross-disciplinary elective courses and innovation and entrepreneurship courses. Jinshi University develops specialized teaching materials based on research topics and industrial hotspots to cultivate students' innovative thinking and cross-border abilities. The practical ability module builds a practical course system of "on-campus simulation + off-campus practical combat." Jinshi takes the lead in developing virtual simulation training materials, and enterprise mentors are responsible for guiding on-the-job internship projects, forming a progressive, practical teaching chain of abilities [15].

5. The implementation path of the curriculum system reconstruction under dual-element collaboration

5.1. Build a dual-element collaborative curriculum development mechanism

(1) Form a cross-border integrated Golden Master team. Establish a "two-way flow between schools and enterprises" mechanism. On the one hand, select teachers to take up positions such as financial advisors

and data analysts in enterprises to enhance their practical abilities. On the other hand, leading talents from enterprises, financial directors, etc., are hired as part-time teachers to form a structured teaching innovation team. Jiaxing Polytechnic has gathered industry experts, enterprise mentors and vocational education peers to build a high-level dual-qualified team, providing support for curriculum reform.

(2) Develop a golden textbook system jointly built by schools and enterprises. The "dual chief editor and dual proofreader" system is implemented, with school experts and enterprise experts jointly serving as the chief editors of the textbooks to ensure that the content is both academic and practical. Focus on developing three types of teaching materials: The first is new forms of teaching materials that connect with digital and intelligent technologies, integrating contents such as financial robots and big data analysis; The second is a work manual-style teaching material that aligns with job processes, with teaching modules designed according to work links. Third, the practical training materials should be in line with the requirements of the competition and certificates, integrating the key points of the skills competition and the assessment standards of the certificates.

(3) Establish a dynamic and updated content adjustment mechanism. Relying on the industry-education integration community, industry research is conducted every quarter. The Jinshi team sorts out the changes in job capabilities, and the Jinshi Textbook Development Center updates the textbook content and course modules in real time. Qilu University of Technology has established a textbook construction fund and assessment mechanism to ensure the timely iteration of textbook content.

5.2. Implement a dual-driven teaching organization reform

Promote the "Four-Classroom Synergy" teaching model, integrating the teaching innovation capabilities of Golden Teachers with the resource advantages of Golden textbooks, and build a four-in-one model of "digital intelligence classroom + practical classroom + research classroom + ideological and political classroom." The digital and intelligent classroom conducts blended online and offline teaching by relying on the digital resources that come with the Golden Textbook. The practical classroom is led by Teacher Jin, who guides students to complete real enterprise projects. The research classroom transforms Professor Jin's scientific research achievements into teaching content. The ideological and political education class integrates the requirements of accounting professional ethics, such as the "Three Firsts and Three Adherences." Build a digital and intelligent teaching implementation platform, establish a virtual simulation training center and an online teaching platform, integrate the micro-lessons, animations developed by Jinshi with the training resources that match Jinshi textbooks, and achieve the teaching transformation of "real projects, real positions, real environments, and real processes." Zhejiang Industry Polytechnic College has significantly enhanced the practical teaching effectiveness of finance and economics majors by establishing a provincial virtual simulation training center. Establish a multi-dimensional and three-dimensional course evaluation system: The Jinshi team designs evaluation indicators, combines the ability goals of Jinshi textbooks, and implements an evaluation model that combines "process evaluation + result evaluation + value-added evaluation." Process evaluation focuses on the dynamic feedback from finance teachers on the completion of students' projects. The result evaluation adopts a combination of paperless examinations and practical operation assessments. Value-added evaluation focuses on the extent of students' ability improvement and comprehensively reflects the effectiveness of dual-element collaborative education.

5.3. Improve the guarantee mechanism for dual-element collaboration

In terms of institutional guarantees, documents such as the "Management Measures for the Construction of

the Golden Teacher Team" and the "Detailed Rules for the Development and Selection of Golden Textbooks" have been issued, clearly defining the division of responsibilities and incentive mechanisms for the dual-element collaboration. Incorporate textbook development and enterprise practice into the teacher assessment and evaluation system to stimulate the intrinsic motivation of Golden Teachers to participate in course construction. In terms of resource guarantee, a special fund for dual-element collaborative construction has been established, which is used for the training of financial experts, the development of teaching materials, platform construction and other work. Build a community of industry-education integration and enterprise training bases to provide real scene support for the practice and textbook development of Jinshi. In terms of quality assurance, a "school-enterprise co-management" quality monitoring committee has been established, with the participation of industry experts, representatives of gold teachers, and enterprise mentors. Regular evaluations of the adaptability of the curriculum system and the synergy effect of the dual elements are conducted to form a closed-loop management of "research - design - implementation - feedback - optimization."

6. Conclusions and prospects

6.1. Conclusion

The dual synergy of "golden teachers + golden textbooks" provides an effective path for the reconstruction of the finance and economics curriculum system in vocational undergraduate programs. This model breaks down the barriers of fragmented elements and builds a curriculum system that is "ability-oriented, dual-driven, and dynamically adapted," achieving a deep integration of curriculum objectives with job requirements, teaching content with industry standards, and teaching processes with practical links. Its core value lies in transforming the practical advantages of Jinshi and the content advantages of Jinshi textbooks into advantages in talent cultivation, which can effectively enhance the comprehensive vocational abilities and development potential of students majoring in finance and economics.

6.2. Future outlook

With the continuous development of the digital economy and the in-depth advancement of vocational education reform, the "Golden Teacher + Golden Textbook" dual-element collaborative model needs to evolve to a deeper level. In the future, the application of artificial intelligence technology in binary collaboration can be further explored to develop intelligent teaching materials and adaptive teaching systems. Deepen cross-disciplinary collaboration and build a curriculum system that integrates finance and economics with multiple disciplines such as information technology and management science. Expand the perspective of international cooperation, draw on advanced international experience to develop internationalized gold textbooks, and cultivate financial and economic technical and skilled talents with international competitiveness.

Disclosure statement

The author declares no conflict of interest.

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