

Research on the Path Design and Practical Effect Evaluation of the Digital Intelligence Transformation of the 'International Settlement' Course

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Abstract: With the continuous advancement of teaching reform in higher education, the traditional "International Settlement" course faces challenges such as outdated content, a single teaching model, and a rudimentary evaluation system. With the involvement of digital intelligence technologies, the course construction is gradually becoming systematic, precise, and intelligent. This research focuses on the transformation path of the "International Settlement" course under the context of digital intelligence, combining teaching practices and exploring the path from four aspects: course resource design, the use of intelligent platforms, restructuring interaction models, and data evaluation feedback. It also includes practical effect evaluations from the perspectives of student learning outcomes and teacher teaching feedback. The research results indicate that digital transformation can effectively enhance the course's appeal and effectiveness, providing a practical reference for the reform of finance-related courses.

1. Introduction:

"International Settlement," as one of the core courses in finance in higher education, covers a broad knowledge system with a strong professional focus. The traditional teaching model has significant limitations in content updates and student engagement, making it difficult to meet the increasingly diversified and intelligent talent development needs. Facing the trend of educational digital transformation, exploring a digital intelligence-based construction path that aligns with the characteristics of the "International Settlement" course has become an important topic for teaching reform. This study is based on the actual teaching process, attempting to build a "platform + resources + interaction + evaluation" four-dimensional integrated course transformation framework, and conducts multi-dimensional evaluations in teaching practice. The goal is to provide feasible paths and experiences for similar course reforms.

2. Analysis of the Current Teaching Status of the "International Settlement" Course

2.1 The Real Dilemma of Outdated Course Content

The "International Settlement" course, being a highly specialized course closely connected to the

international financial market, has long faced the issue of outdated content. Although the course content covers basic theories such as cross-border settlement, exchange rate conversion, and payment tools, these topics are disconnected from the rapid development of the modern financial market, particularly in the introduction of financial innovation tools. For instance, emerging payment methods like digital currencies and blockchain technology are not adequately represented in the textbooks, leading to a failure to align the content with the latest developments in international settlement. This outdated content significantly diminishes the practical applicability and timeliness of the course, failing to ignite students' interest or curiosity.

2.2 Traditional Teaching Methods and Limited Student Engagement

Currently, the "International Settlement" course generally follows a traditional teaching model, where the teacher's explanation dominates, and classroom interactions are relatively limited. Student engagement is generally low. In this model, the class mainly consists of lectures, and students remain passive learners, unable to engage in independent thinking or problem exploration. Although some schools attempt to increase interaction through discussions and questioning, the overall approach still fails to stimulate students' initiative or interest in learning. This teaching style leads to students merely taking notes and passively absorbing knowledge, lacking opportunities for in-depth discussion or critical thinking. Especially in a hands-on course like "International Settlement," the monotony of teaching content and methods prevents students from experiencing the actual settlement processes, lacking simulation transactions and practical exercises. As a result, students struggle to apply the knowledge and skills they have learned when faced with real-world problems.

3. The Necessity of Digital Intelligence Transformation for the "International Settlement" Course

3.1 Digital Intelligence Technology Driving Educational Paradigm Shifts

With the rapid development of technology, innovation and transformation in the educational field have gradually incorporated digital intelligence technologies. Digital intelligence technologies, especially advanced technologies like artificial intelligence, big data, and cloud computing, have become important tools for improving educational quality and driving significant changes in educational paradigms. As a highly specialized and practical course, "International Settlement" urgently needs to leverage these technological tools to make timely and practical improvements in content updates, teaching interactions, and student learning evaluations. The introduction of digital intelligence is not just a means to improve teaching effectiveness; it is a comprehensive reconstruction of the course itself. By using intelligent platforms, data-driven teaching evaluations, and interactive tools, digital intelligence overcomes the limitations of traditional teaching, greatly enhancing student engagement and participation.

3.2 Higher Practical and Real-Time Requirements for Finance Courses

The "International Settlement" course is not only a theory-heavy academic subject but also highly practical. The course content involves complex cross-border payment processes, foreign exchange settlements, letter of credit operations, and other areas. While the transmission of theoretical knowledge is necessary, the ability to apply it in practice is equally important. Traditional teaching methods tend to focus too much on building theoretical frameworks, neglecting how to enhance students' operational abilities and their ability to respond to changing conditions in

practice.

With the continuous development of the international settlement market, financial instruments and settlement methods are constantly innovating. Traditional textbooks and teaching methods often struggle to keep up with these changes, making the course content outdated and unable to effectively stay current. Digital intelligence transformation addresses this issue. By introducing virtual reality technology, simulation settlement systems, digital payment platforms, and other tools, students can not only learn theoretical knowledge but also practice it in simulated environments, enhancing their problem-solving abilities. Digital course resources allow students to access and review the latest industry cases at any time, improving the real-time relevance and timeliness of the course, helping students better understand industry dynamics and improve their operational skills.

4. Design of the Path for the Digital Intelligence Transformation of the Course

4.1 Building a Modular Resource System

The first step in the digital intelligence transformation of the "International Settlement" course is to construct a modular resource system to meet the modern student's demand for personalized learning. Traditional textbook content is often broad and rigid, lacking flexibility, whereas a modular resource system divides course content into multiple knowledge units, such as exchange rate settlement, letter of credit settlement, and payment methods. Each module is equipped with different learning resources, including video lectures, case analyses, and interactive tasks. Through intelligent learning platforms, students can choose modules to study based on their progress and interests, no longer limited by the traditional classroom's unified schedule. This modular learning approach not only enhances students' self-directed learning abilities but also allows them to focus on revisiting weaker areas for improvement.

4.2 Introducing Multi-Platform Collaborative Teaching Tools

The introduction of multi-platform collaborative teaching tools is one of the core steps in achieving the digital intelligence transformation. By using online learning platforms (such as Xuexitong or Yuke Classroom), traditional classroom teaching can be closely integrated with after-class reviews, discussions, testing, and other aspects, breaking the spatial and temporal limitations to offer comprehensive teaching support. Through these platforms, students can access course content anytime and anywhere, as well as participate in online discussions, assignment submissions, and real-time testing, thus promoting a deeper and broader learning experience. Additionally, the introduction of virtual settlement platforms provides students with a simulated transaction environment, where they can practice cross-border payments, exchange rate conversions, and other operations, deepening their understanding of settlement processes through hands-on experience.

4.3 Reconstructing the Interactive and Practical Teaching Model

The essence of the digital intelligence transformation is to break through the traditional one-way transmission of knowledge and transform learning into an interactive and practical process. During the digital intelligence transformation of the "International Settlement" course, various methods such as task-driven learning, situational simulation, and role-playing can be used to enable students to master settlement operation skills by solving practical problems. Through project-based learning, students can take on different roles in simulated cross-border settlement projects and complete real settlement payment processes, thereby exercising teamwork and practical problem-solving abilities.

Additionally, situational simulations allow students to experience various aspects of international settlement in a realistic environment, further deepening their understanding of the settlement process. Interdisciplinary collaboration and innovation can also be introduced by incorporating knowledge from finance, law, and other fields, enabling students to approach complex settlement problems from multiple perspectives. These interactive and practical components not only enhance the student learning experience but also improve their operational capabilities and innovative thinking, turning the course from a theoretical lecture into a comprehensive learning process full of practical applications and interactivity^[1].

5. Evaluation of the Practical Effectiveness of Digital Intelligence Teaching

5.1 Teaching Satisfaction and Improvement in Learning Outcomes

In the implementation of the digital intelligence transformation of the "International Settlement" course, teaching satisfaction and learning outcomes are important criteria for evaluating the success of the transformation. According to the data feedback after the course improvement, students' overall satisfaction has significantly increased. First, the introduction of digital intelligence has made the course content more diverse and easier to understand. Students can visually learn about complex settlement processes and the application of financial tools through interactive videos, case simulations, and other multi-dimensional learning forms. This visualized learning method greatly enhanced student interest and improved their mastery of the course content. Secondly, the real-time feedback system provided by the digital intelligence platform helps students identify shortcomings in their learning process and promotes the implementation of personalized learning. The learning initiative of the students has been fully mobilized. Through intelligent testing and data tracking, students can continuously adjust and refine their learning strategies, thus making significant progress in understanding and applying cross-border payment and settlement operations.

5.2 Changes in Teacher Teaching Behavior and Thinking

The digital intelligence transformation not only changes the learning style of students but also leads to profound changes in teachers' teaching behaviors and thinking. In traditional "International Settlement" courses, the teaching model was centered around the teacher, who was responsible for knowledge delivery and classroom management, with students primarily depending on classroom lectures. With the introduction of digital intelligence platforms, the role of the teacher gradually shifts from a knowledge transmitter to a learning guide and data analyst. Teachers can access students' learning data through learning platforms, enabling them to understand each student's learning progress and challenges in a more precise manner. This allows for targeted guidance and adjustments. For example, learning data analysis from the platform can show which students struggle with specific knowledge modules, and teachers can use this data to adjust teaching strategies in real time to help students overcome learning obstacles. The teaching process is no longer fixed; it is flexible and adaptable to the students' needs, increasing the precision and personalization of the teaching^[2].

5.3 Existing Problems and Adjustment Directions

Although the digital intelligence transformation has brought about many positive changes, some problems have emerged during implementation, especially in terms of platform usability, students' technical adaptability, and the completeness of the teaching support system. First, some students face difficulties in adapting to the technology, particularly those who have never used similar

learning platforms. They may encounter operational obstacles in the early stages, affecting their learning efficiency. To address this, schools can strengthen platform training and support to help students quickly master platform operations and improve usage efficiency. Secondly, while digital intelligence platforms offer significant advantages in data analysis and feedback, some platforms still have issues with complex data presentation and feedback delays, making it difficult for teachers to obtain effective feedback quickly. Therefore, during future platform optimization, efforts should be made to simplify data analysis interfaces, improve the responsiveness and accuracy of the system, ensuring that teachers can adjust their teaching strategies in real time. Finally, although the digital intelligence course improves classroom interactivity, there is still a need to enhance the design of group collaborations and case analyses to ensure that students truly learn and grow through interactions, rather than just passively receiving knowledge^[3].

6. Summary of Experience and Path for Expansion

6.1 Building a Unified Standard for the Digital Intelligence Transformation of Courses

In the digital intelligence transformation of the "International Settlement" course, a unified standard system is an essential prerequisite to ensure the smooth progress of the transformation. Currently, universities face issues such as a diverse selection of platforms, scattered resources, and inconsistent teaching processes in course construction, necessitating the establishment of a universal digital intelligence course design standard. The standard system should include course module design, resource type structure, and teaching methods. For example, the module content should follow a "knowledge point - application case - task practice" three-tier structure, and the resource types should encompass video lectures, dynamic graphics, simulation processes, and interactive exercises to ensure that the teaching content is systematic, clear, and actionable. The platform should have basic functions such as resource distribution, learning behavior tracking, and data visualization feedback, while the teaching evaluation system should cover multiple dimensions, including knowledge mastery, practical abilities, interactive performance, and learning feedback. Establishing such a unified standard not only provides clear guidance for teachers in course design but also facilitates resource sharing and collaborative development among universities, avoiding duplication and resource wastage, thus promoting the standardization and systematization of digital intelligence course construction.

6.2 Strengthening Teacher and Platform Technology Collaboration

The successful implementation of digital intelligence teaching relies on the mutual support of teacher capability and platform technology. On one hand, teachers need to actively update their teaching philosophies and enhance their ability to utilize digital resources, interpret data, and design courses, forming a new teaching paradigm of "understanding platforms, designing courses, and facilitating interactions." Schools can strengthen teachers' understanding and application of digital intelligence tools by organizing special training sessions, teaching salons, and platform training camps. On the other hand, platform providers should focus on optimizing functions and providing service support for teachers, offering easy-to-use operating interfaces, flexible resource editing tools, and real-time data feedback, reducing technical barriers for teachers and boosting their confidence and enthusiasm in teaching. Under the collaborative promotion of technology and teaching, teachers will be able to better innovate in teaching, fully leveraging the empowerment of digital intelligence^[4].

6.3 Creating Industry-Oriented Practical Scenarios

The ultimate goal of the digital intelligence transformation is to achieve a deep integration of teaching and industry practice. The "International Settlement" course, in particular, relies heavily on financial practices and should leverage real or simulated scenarios to enhance the immersive and applied nature of teaching. Universities can collaborate with commercial banks, cross-border e-commerce platforms, foreign trade enterprises, and other industry entities to co-build "virtual banking platforms," "international settlement simulation training centers," and "corporate accounting cooperation projects," providing students with scenario-based teaching spaces. Students can complete the entire business process in real-time, driven by actual data and role division. For example, during simulated processes such as issuing letters of credit, accepting payments, and collecting bills, students can use the platform's operating system to connect with the "banking system," enhancing their sensitivity to business details and their control over process logic. These industry-oriented practical scenarios not only enhance students' practical abilities but also provide experience for future internships and employment, promoting deeper integration between education and industry, and achieving the "course - job - ability" linkage goal in talent cultivation^[5].

7. Conclusion

The digital intelligence transformation is not a quick fix but a systematic reshaping of teaching philosophies, student habits, and teaching methods. The transformation practices of the "International Settlement" course demonstrate that by relying on technological advantages, emphasizing resource integration, and focusing on student experiences, a course can truly stay close to industry trends and cultivate international financial talents that meet the demands of the new era. In the future, we should continue to improve platform mechanisms, strengthen practical support, and deepen the integration of digital intelligence technology with teaching content to achieve the leap from "digital teaching" to "intelligent education."

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