

“Online-Offline” Teaching Design of International Settlement Based on Application Ability Training

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Abstract

The “online-offline” blended teaching mode has gradually become an important direction of English teaching reform in colleges and universities. Taking the core professional course of economics and trade in applied colleges and universities as an example, this paper discusses the online and offline blended teaching mode based on the cultivation of applied ability based on the current teaching status of the course, and explores the blended teaching mode in three stages: integrating online and offline teaching, pre-class preview, classroom teaching and after-class self-directed learning. Practice has proved that the blended teaching mode is more flexible than the traditional teaching mode, which has a positive impact on students’ academic performance and achievement of curriculum goals, and can effectively improve students’ comprehensive application ability of what they have learned.

Keywords

Applied Ability, Blended Teaching, International Settlement, Teaching Mode

1. Introduction

“International Settlement” is an emerging international economic application course that combines theory and practice. Based on the basic principles of international trade and international finance, combined with the relevant international practices of international settlement and the operating procedures of banks’ international settlement business, the course enables students to understand the basic principles of international settlement, be familiar with the characteristics and business processes of the basic methods of international settlement, and master the basic skills of international settlement practice. The international settlement course has the characteristics of professionalism, internatio-

nalization and practicality, so in the teaching process, we should pay attention to the cultivation of students' application ability and improve the ability to find, analyze and solve problems in settlement business operations.

With the continuous development of information technology, "online + offline" blended teaching as an innovative teaching mode has gradually emerged. This model can combine the advantages of classroom teaching and online teaching, break through the limitations of time and space, and effectively promote the transformation of course teaching from theoretical knowledge transfer to application ability training. Traditional offline teaching has the advantages of direct interaction between teachers and students, which is convenient for teachers to control the classroom, and has the advantages of a sense of integrity and on-site, but the time and space are limited, the teaching mode is single, the degree of informatization is low, and there is a general tendency of "emphasizing teaching and ignoring learning", which leads to students' passive learning or even false learning, which cannot meet the diverse learning needs of students. Online education can make up for the disadvantages of offline education, which is conducive to enriching and sharing teaching resources, and is not limited by time and place. The "online + offline" blended teaching model can give full play to the advantages of the two, reshape teaching and learning in the traditional sense, enhance students' personalized learning experience and participation, stimulate students' internal motivation and consciousness of learning, and improve the teaching effect, and now is showing the trend as major teaching model in the near future.

This study will take the teaching reform of international settlement course of Beijing Institute of Petrochemical Technology as an example, combined with the current problems presented in offline teaching of international settlement, based on the goal of application ability training, and focus on the teaching content and teaching links of the course, to explore the ideas and practical practices of online and offline blended teaching of the course, in order to lay a solid foundation for students to engage in foreign trade-related work and bank-related positions in the future.

2. "Online-Offline" Blended Teaching Mode

2.1. Definition and Characteristics of "Online-Offline" Blended Teaching Mode

Online and offline blended teaching, referred to as blended teaching, refers to the combination of traditional face-to-face teaching and online teaching, through the integration of online and offline teaching resources, the use of network platforms, multimedia technology and other means to provide students with a richer, flexible and personalized learning experience. In this teaching mode, students can not only receive direct guidance from teachers in the classroom, but also learn independently and interact with each other through online platforms outside of class.

The blended teaching model is flexible, personalized, interactive and resource-sharing. In terms of flexibility, blended teaching allows students to learn at their own pace and schedule, breaking the time and space constraints of traditional classrooms and improving learning flexibility. In terms of personalization, through the online platform, teachers can provide personalized learning resources and guidance to meet the different needs of students according to their learning situation and needs. In terms of interactivity, blended teaching not only provides traditional classroom interaction, but also increases opportunities for online interaction, such as online discussions, collaborative learning, etc., and enhances the interaction between students and students, and between students and teachers. In terms of resource sharing, teachers and students can share high-quality teaching resources through the network platform, which improves the efficiency of resource utilization.

2.2. Research Status of “Online-Offline” Teaching Model

“Blended teaching” was initially limited to a simple combination of traditional classroom instruction with online learning activities, such as asynchronous learning, and was designed to provide students with flexible learning times and rhythms to suit their individual needs (Sihgn, 2021). Over time, blended teaching has become a richer and more diverse teaching strategy. Early in the U.S., the National Center for Education Statistics defined “blended learning” as a combination of online and physical classrooms to reduce the amount of time students spend learning in physical classrooms. The rapid development of information technology has promoted the in-depth exploration of blended teaching mode by scholars at home and abroad. Blended teaching is based on the idea that learning is a continuous process rather than a one-time event, and it combines the advantages of various single teaching mediums to break the limitations of traditional teaching.

Different studies have given different evaluations of the effectiveness of blended teaching and student satisfaction. Pereira et al. (2007) compared student satisfaction with blended and traditional teaching in the course Introduction to Human Biology. Blended instruction replaces about one-third of traditional face-to-face classes with online resources and non-attendance activities. The study found that while students who participated in blended instruction expressed higher satisfaction with their educational experience, the difference in overall satisfaction was not significant. However, in terms of satisfaction with teaching materials, students in the blended teaching group were significantly higher than those in the traditional teaching group. Melton et al. (2009) compared student satisfaction with traditional and blended teaching in the Public Health course. Blended teaching is a combination of online instruction and traditional face-to-face classes, with the online portion containing PowerPoint presentations, notes, homework assignments, and quizzes, while face-to-face classes include weekly in-person classes and a variety of learning activities. The results of the study showed that the students who participated in the blended teaching group gener-

ally had higher teacher ratings than the traditional face-to-face teaching group. [Gutierrez and Russo \(2011\)](#) compared the three modes of face-to-face (F2F), online and hybrid teaching in the Introduction to Business course. Classes are taught by the same teacher and use the same assessment methodology. The results showed that the students in the blended teaching group had better results than the traditional face-to-face teaching group and the online teaching group, with the online teaching group having the lowest GPA score, while the proportion of students in the blended teaching group obtaining an “A” grade was significantly higher than that of the other two groups.

Scholars in China have also conducted active research on online and offline blended teaching. [Tian et al. \(2024\)](#) took Production Operation Management as an example and found that your blended teaching can effectively improve students’ participation and interest in learning. [Qu and Liu \(2024\)](#) pointed out that students can better improve their comprehensive ability in the blended teaching mode based on the practice of the “Freight Forwarding” course. [Ruan \(2024\)](#) discussed the positive effect of online and offline blended teaching on improving student satisfaction based on the practice of the International Trade course. [Shi et al. \(2023\)](#) explored the blended teaching of the university “Biochemistry Experiment” course, and found that the preview of the online platform helps students better understand and participate in the offline laboratory course, and is also convenient for students to review after class. The research of [Bai et al. \(2020\)](#) shows that blended teaching, as a new teaching model, is quite popular among students and has a high degree of student recognition. [Ma and Zhang \(2022\)](#) revealed the overall satisfaction of students with online teaching, and pointed out that the prominence of students’ subjectivity, the flexibility of teaching methods, and the richness of course electronic resources are the main factors affecting satisfaction.

3. The Need for “Online-Offline” Teaching Model

The blended teaching model helps to improve the teaching effect, promote students’ self-directed learning, and expand students’ learning space. In today’s globalized economy, international settlement, as an indispensable part of international trade, is becoming increasingly important in teaching and practice. With the rapid development of information technology, traditional teaching methods can no longer meet the needs of modern teaching, so it is particularly important to implement blended teaching in the “International Settlement” course.

3.1. Improve Teaching Effectiveness and Learning Efficiency

Blended teaching combines the advantages of traditional classroom teaching with online teaching to provide students with a more diverse and personalized learning experience. In the International Settlement course, students can preview the course content through the online platform, understand the basic concepts, principles and methods of international settlement, and lay the foundation for classroom learning. In the classroom, teachers can give targeted explanations

and discussions on students' pre-learning situations to help students deeply understand complex concepts and solve practical problems. In addition, students can also use the online platform to review after class, consolidate knowledge, and test their learning results through online assignments, tests, etc. This teaching mode not only improves the teaching effect, but also enables students to acquire more knowledge and skills in a limited time, and improves the learning efficiency.

3.2. Meet the Diverse Learning Needs of Students

Different students have different learning abilities and interests, so it is difficult to meet the needs of all students with a single teaching method. Blended teaching provides a variety of learning resources and learning pathways, allowing students to choose the learning style that suits them according to their actual situation. For example, students can study online anytime, anywhere, according to their schedule; You can choose the course content and extended reading materials you are interested in according to your own interests and hobbies; Through online discussions, collaborative learning, etc., students can interact with classmates and teachers to share learning experiences and problem-solving experiences. This teaching mode respects students' individual differences, stimulates students' learning enthusiasm and creativity, and is conducive to cultivating students' independent learning ability and lifelong learning ability.

3.3. Adapt to the Development and Changes in the Field of International Settlement

The development and change of the field of international settlement is changing with each passing day, and new settlement methods, settlement tools and technologies are constantly emerging, which requires students to have strong practical ability and innovative spirit based on mastering basic theoretical knowledge. Blended teaching can provide students with more opportunities for practice and innovation, so that students can learn and master new knowledge and skills in practice. For example, teachers can post practical cases through online platforms to guide students through analysis and discussion; Students can be organized to participate in simulated trading, simulated negotiation and other activities, so that students can experience the actual operation process of international settlement; Students can be encouraged to use the knowledge and skills they have learned to carry out entrepreneurial practice or participate in scientific research projects, so as to cultivate students' innovative spirit and practical ability. This teaching mode is conducive to cultivating high-quality talents who can adapt to the development and changes in the field of international settlement.

4. Design of the Blended Teaching Model of International Settlements

4.1. The Overall Objective Design of "Online-Offline" Teaching of International Settlement Courses

When setting the objectives of the school's application-oriented talent training

course for the market demand of Beijing's international settlement talent market, we should closely combine the market demand and the school's educational positioning to ensure that the students cultivated have practical application ability and market competitiveness. First, the course objectives should clearly reflect Beijing's core needs for international settlement talents, such as proficiency in international settlement business processes, cross-cultural communication skills, and understanding of international trade rules. It covers international settlement theory, practical operation, case analysis, etc., so that students can master practical skills through practical exercises based on theoretical learning. Secondly, as a school oriented to the cultivation of applied talents, the curriculum objectives should emphasize students' practical ability and innovation ability, so that students can accumulate experience and exercise skills in practical operation, and cultivate their innovative spirit and ability to solve practical problems. In addition, the course objectives should also focus on cultivating students' comprehensive quality and professional quality, including the cultivation of international vision and international thinking, and at the same time, the course should also help students establish a correct career concept, improve their comprehensive quality, and lay a solid foundation for future career development.

To sum up, in view of Beijing's demand for international settlement talents and the positioning of the school's application-oriented talent training, the curriculum objectives are set in reverse:

- 1) Be able to master the basic international settlement tools, understand the internal mechanism of the operation of international settlement methods, and be familiar with the prevailing international settlement laws and practices;
- 2) Be able to handle bills, remittances, collections, letters of credit, document preparation, document review and other international trade settlement related business, establish a high degree of professional responsibility, and maintain a rigorous work attitude;
- 3) Respect cultural differences, adhere to the spirit of contract, have a sense of risk prevention, and be able to analyze and solve practical problems in import and export trade and its settlement activities.

The achievement matrix of the course objectives corresponding to the graduation requirements of students is as follows (**Table 1**).

4.2. The Teaching Process Design of "Online-Offline" Teaching of International Settlement Courses

Make full use of "online + offline" classrooms for blended teaching, and realize seamless connection before, during, and after class.

Before class, the concept of "supporting students' learning and allowing students to learn actively" was conveyed, and the functions of the online platform were fully utilized to publish homework and interactive answers. Before students officially start learning, the courseware and related reading materials are released to students through the cloud class platform, and exploratory guidance questions are assigned to guide students to understand the basic content and

Table 1. The achievement matrix of the course objectives.

Graduation Requirements	Graduation Requirements Indicator Points	Course Objectives	Weighting coefficients of index points
2) Professional knowledge	Indicator points 2-2: Familiarize yourself with prevailing international trade practices and rules, and resolve disputes and disputes in the field of international economy and trade.	Course Objective 1	0.4
3) Business operation	Indicator point 3-1: Be familiar with the import and export business process and master the basic skills to engage in import and export business activities.	Course Objective 2	0.4
4) Comprehensive application	Indicator point 4-2: Be able to comprehensively analyze practical problems in international economic and trade activities and propose solutions.	Course Objective 3	0.2

requirements of the course. Teachers can also assign some simple reflection questions to help students better grasp the prepared content.

During the class, the key and difficult points are explained, Q&A and interacted offline, and the course resources of online teaching and the functions of sign-in and homework release of the cloud class platform are used to improve students' thinking and practical ability. In the middle of the lesson, teachers need to make good use of multimedia technology, such as PPT, situations, cases, videos, audios, etc., to combine abstract theoretical knowledge with practical cases to make the teaching content more vivid, vivid and easy to understand. Teachers also need to adjust teaching strategies in a timely manner to ensure the quality of teaching based on students' learning and feedback.

After class, teachers need to provide some extended learning resources or tasks, such as case design, research reports, etc., to help students consolidate what they have learned and improve their practical application skills. Teachers give feedback and suggestions through students' homework in a timely manner to help students continuously improve their learning level. At the same time, according to the performance of students' homework, the teaching method and content are revised in a timely manner to achieve continuous improvement on the part of teachers (Figure 1).

In addition, in view of the strong practicality of the "International Settlement" course and the high requirements for students' practical ability, in the offline classroom teaching, students are fully organized to conduct group discussions and case practice analysis. The results are presented in group presentations. The group presentation requires students to choose course-related topics, especially to encourage the selection of emerging settlement methods such as international factoring, standby letter of credit, cross-border e-commerce settlement methods, etc., so that students can grasp the concepts, characteristics and specific processes of emerging settlement methods, implement effective learning, and

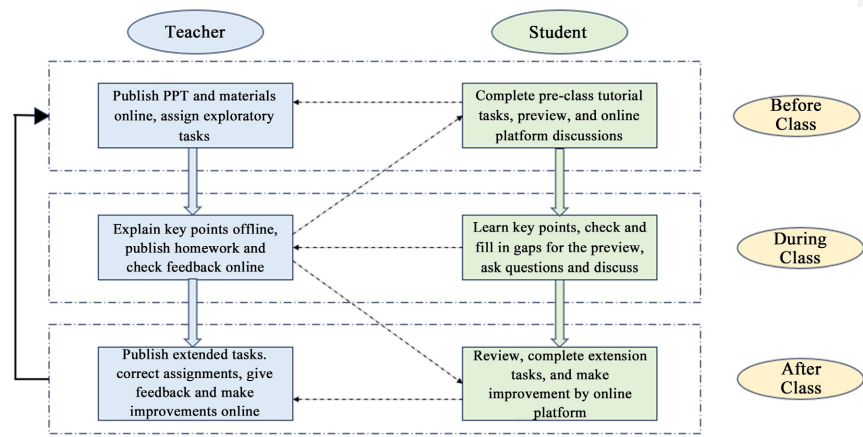


Figure 1. The teaching process of “online-offline” teaching mode.

enhance their sense of responsibility and team spirit. It enables students to deepen their understanding of the concept, advantages and specific processes of international settlement methods, to meet the needs of related industries for high-level financial services in the future.

4.3. Assessment Design of “Online-Offline” Teaching of International Settlement Courses

To ensure the fairness and effectiveness of the course assessment results, the course assessment implements the assessment method of combining process assessment with result assessment, subjective assessment and objective assessment. As shown in the table, 50% of the process assessment and 50% of the outcome assessment are carried out. The process assessment can be carried out from 3 major aspects and 5 small aspects: comprehensive classroom performance (15% in total), including chapter test (5%), online homework (5%), individual performance (5%), group classroom display (15%), and practical training operation (20%). The outcome evaluation is mainly a final exam. Processual classroom performance 15, group performance 15, practical operation 20, final exam 50. This facilitates process control and encourages students to participate more actively in the lesson (Table 2).

Table 2. Assessment design of “online-offline” teaching mode.

No.	Assessment Content	Assessment Standard	Assessment Method	Proportion %	
Process evaluation	Overall class performance	Chapter Test	Accuracy (online)	In-class assessment	5
		Coursework	Completion status (online and offline)	Daily assessment	5
		Personal performance	Level of participation in class discussions, questions, etc. (online and offline)	In-class assessment	5

Continued

Process evaluation	Group presentations	Group presentations	Quality (online and offline)	In-class assessment	15
	Practical training operation	Business Operations	Quality (Online & Offline)	In-class assessment	20
Outcome evaluation	Final test	Unified Examination	Examinations (Offline)	Unified assessment	50
Final Grades			100		

The achievement of the course objectives is calculated according to the calculation method in **Table 3**.

Table 3. The achievement degree calculation of teaching objectives.

No.	Course Objectives	Assessment Methods	Weight Coefficient	Achievement Degree of Teaching Objectives
1	Course Objective 1	Overall performance	40%	$= \sum \text{Itemized weights} * \frac{\text{Sub-item average score}}{\text{Sub-item target score}}$
		Final Exam I	60%	$= 40% * \text{Class Performance Grades}/10 + 60% * \text{Final Exam I}/m1$
2	Course Objective 2	Overall performance	20%	$= \sum \text{Itemized weights} * \frac{\text{Sub-item average score}}{\text{Sub-item target score}}$
		Practical training	30%	$= 20% * \text{Class Performance}/10 + 30% * \text{Practical training}/20 +$
		Final Exam II	50%	$50% * \text{Final Exam II}/m2$
3	Course Objective 3	Overall performance	20%	$= \sum \text{Itemized weights} * \frac{\text{Sub-item average score}}{\text{Sub-item target score}}$
		Group presentations	30%	$= 20% * \text{Class Performance Grades}/10 + 30% * \text{Group presentations}/10 +$
		Final Exam II	50%	$50% * \text{Final Exam III}/m3$

5. Teaching Outcomes Analysis

Taking the 2020 students of the international economics and trade major as an example, the application of the blended teaching model based on the cultivation of applied ability has achieved good teaching results.

A total of 86 students from the 2020 class of the International Economics and Trade major participated in the final examination, and the overall results of the students were in line with expectations, with an average score of 86.21 points in the final overall evaluation, which was quite good. Among them, 30 students scored 90 points or above, 36 students scored 80 - 89 points, 15 students scored 70 - 79 points, 4 students scored 60 - 69 points, and 1 international student failed, which mainly because the student is not in China, and has been participating in the course through online Tencent Meeting this semester, although he attended on time and basically completed his homework, however, the learning effect is still greatly reduced. In addition, his Chinese language is not so suffi-

cient, and cannot fully participated in case discussion, resulting in low scores. Before the implementation of blended teaching in year 2019, 76 students took the exam, and the average final overall score was 79.09 points, of which 13 points were above 90 points, 34 points were 80 - 89 points, 22 students were 70 - 79 points, 4 students were 60 - 69 points, and 3 students failed. After the implementation of hybrid teaching in the year of 2020, both the average score and the score of each three part have improved (see **Figure 2**).

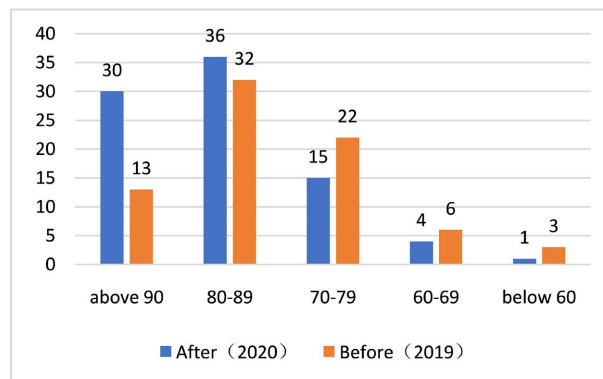


Figure 2. Students exam performance for “online-offline” teaching mode.

From the perspective of the achievement of curriculum objectives (see **Figure 3**), after the implementation of online and offline blended teaching in the 2020 class, the achievement rate of course objective 1 is 89.45%; for course objective 2, the achievement rate of the business operation part is 84.19%; the achievement rate of the course objective 3, as comprehensive application is 85.21%; and the overall achievement rate is 86.50%. Before the implementation of blended teaching in year 2019, the achievement rate of three course objectives was 83.98%, 82.11%, and 75.21% respectively, and 81.48% for overall objective. Compared with the year 2019, when it was not implemented, the achievement rate of each curriculum objective after blended teaching were all improved. It shows that the students have greatly improved in terms of basic knowledge, operational ability, analyzing and problems-solving ability in international trade settlement by using the professional knowledge.

6. Conclusion

This study takes the course of International Settlement as an example to actively explore the reform of online and offline hybrid teaching. Blended teaching is a new trend of student-oriented education and teaching reform in the context of the rapid development of information technology. In the teaching process, we actively innovate traditional teaching methods, realize online and offline hybrid teaching, and reasonably allocate online and offline teaching resources based on the cultivation of students' application ability, so as to help students establish an ideal skill set for future career development. This study comprehensively

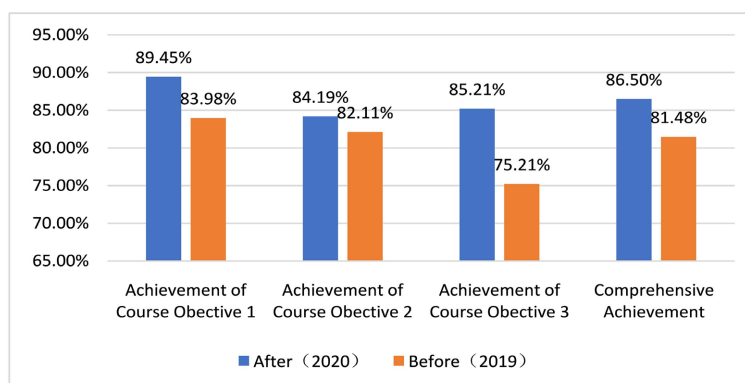


Figure 3. Course objective achievements for “online-offline” teaching mode.

discusses the reform of international settlement teaching in the online and offline blended teaching mode based on the cultivation of applied ability, and proposes to break the time and space constraints of traditional teaching by integrating teaching content and resources, and provide students with a more flexible and diversified learning experience. Through the transformation of the teacher’s “professor-oriented” model to the student’s “learning-oriented” model, combined with the advantages of traditional teaching and online teaching, the pre-class preview, classroom teaching and after-class independent learning links are organically combined, which effectively guides students to gradually and deeply learn, which not only provides students with high comprehensive application ability, but also greatly stimulates students’ interest in learning, and contributes to the cultivation of internationally competitive application-oriented international settlement talents.

Although the blended teaching mode has brought innovation and development to the teaching of the “International Settlement” course in colleges and universities, it still needs to be continuously improved in the implementation of the teaching process and teacher training to better meet the learning needs of students and improve the teaching effect. And since the sample size and limited years of implementing in the study, and lacking of further student characteristics and personalized teaching analysis, as well as emotional factors, further studies need to be taken in the future to further improve the quality of the application ability training for the course, and promote the innovation and development of blended teaching model of similar courses in colleges and universities.

Supporting Project

General project of school-level education and teaching reform and research: Teaching Reform and Practice of “International Settlement” Course (YB202204004).

Conflicts of Interest

The author declares no conflicts of interest regarding the publication of this paper.

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