

# Research on the Ideological and Political Education Reform in the "Commercial Bank Operation and Management" Course from the Perspective of OBE Concept

Jia Wan<sup>1, \*</sup>, Weijing Zhang<sup>2</sup>

<sup>1</sup>School of Economics, Guangdong Peizheng College, Guangzhou 510830, China

<sup>2</sup>School of Economics, Guangzhou College of Commerce, Guangzhou 511363, China

\* Corresponding author: (Email: karinwj@qq.com)

## Abstract

Against the backdrop of comprehensively advancing the construction of "Curriculum Ideology and Politics", how to organically integrate value shaping into professional courses is a core issue in current teaching reform. This study takes the "Commercial Bank Operation and Management" course as an example, systematically introduces the Outcome-Based Education (OBE) concept, and constructs an integrated teaching plan following the "Reverse Design - Forward Implementation - Continuous Improvement" approach. Through reverse design, a system of ideological and political objectives was refined. The deep integration of ideological and political elements was achieved via the dual drivers of "Content-Methodology". A multi-dimensional evaluation mechanism based on behavioral evidence was established, addressing the challenge of assessing the effectiveness of ideological and political education. It can provide a practical paradigm for achieving the organic unity of professional knowledge impartation and value guidance as well.

## Keywords

OBE Concept; Curriculum Ideology and Politics; Commercial Bank Management.

## 1. Introduction

In the current context of comprehensively promoting "Curriculum Ideology and Politics", organically integrating value shaping into professional classroom teaching has become a core path for implementing the fundamental task of "Fostering Virtue through Education". The 2020 Ministry of Education document "Guiding Outline for the Construction of Curriculum Ideology and Politics in Higher Education Institutions" explicitly requires that economics-related professional courses focus on cultivating students' professional qualities, such as "serving the nation and people, integrity in service, and combining ethics with legal awareness." This requirement points the direction for teaching reform in core finance courses like "Commercial Bank Operation and Management".

However, the traditional teaching mode of this course emphasizes the impartation of business knowledge and operational skills, largely neglecting the systematic shaping of students' values. This makes it difficult to meet the urgent demand of the financial industry for versatile talents who are both proficient in business and possess high professional ethics. To break through this bottleneck, a structured method for systematically integrating ideological and political education with professional teaching must be found. The Outcome-Based Education (OBE) concept provides the solution. It designs the course backwards from the intended outcomes and uses continuous improvement for quality assurance, offering a systematic and structured framework for implementing Curriculum Ideology and Politics.

## 2. Literature Review

A systematic review of existing research reveals that the integration of the OBE concept and Curriculum Ideology and Politics has made significant progress in various professional fields. Wang Jun's (2025) research in the International Economics and Trade major indicates that the OBE concept can effectively promote the organic integration of professional education and ideological-political education [1]. Shen Xiaoyu's (2025) proposal of the "Implicit Ideological and Political Education" concept in brand design courses provides an important reference for the natural integration of ideological and political elements [2]. Wang Li's (2022) innovative "Experiential Curriculum Ideology and Politics Teaching Method" in the accounting major emphasizes the key role of practical experience in the process of value internalization [3].

Focusing on the "Commercial Bank Operation and Management" course, existing research presents two relatively independent paths. Regarding the application of the OBE concept, Zhu Panpan (2020) proposed a "Three Classrooms" linkage mechanism based on OBE [4]; Liu Shubo (2021) constructed a "Project-Driven + Case-Guided" teaching model [5]; Deng Ling et al. (2023) explored a "1 Concept + 2 Platforms + 5 Dimensions" blended teaching model [6]. Regarding Curriculum Ideology and Politics construction, Zhao Jinting et al. (2021) built a four-in-one curriculum ideology and politics system framework [7]; Wang Yuan et al. (2022) proposed a dual-perspective method for exploring ideological and political elements from both "Ideological-Political" and "Professional" viewpoints [8].

Comprehensive analysis shows that although relevant studies have achieved certain results in their respective fields, they have not yet constructed an integrated Curriculum Ideology and Politics plan for the "Commercial Bank Operation and Management" course based on a systematic OBE framework. This research gap precisely highlights the significant value of this study: to provide a systematic solution for the organic integration of the OBE concept, professional content, and ideological-political objectives.

## 3. The Conformity and Internal Logic between the OBE Concept and Curriculum Ideology and Politics

### 3.1. Intrinsic Alignment in Teaching Objectives

The "learning outcomes" emphasized by OBE inherently encompass multiple dimensions such as knowledge, skills, and literacy. The "value shaping" focused on by Curriculum Ideology and Politics is a core component of students' comprehensive literacy. Both aim to cultivate well-rounded talents who are proficient in financial business skills and also possess sound character, high professional ethics, and a sense of social responsibility. They achieve fundamental unity in educational objectives.

### 3.2. Effective Synergy in the Teaching Process

The "reverse design" principle of OBE provides a clear path for the systematic and structured integration of ideological and political elements into professional teaching. It requires teaching to start from the desired value objectives and work backward to identify and embed corresponding professional knowledge carriers. For example, to cultivate students' "compliance awareness," one can correspondingly introduce teaching content such as "credit approval and risk control." This facilitates a shift from simple superposition to deep integration of value guidance and knowledge impartation. Meanwhile, the OBE "student-centered" concept inherently requires that ideological and political education must focus on student experience and construction. This provides a theoretical basis at the methodological level for adopting interactive teaching methods like case studies and scenario simulations, ensuring that value shaping can truly touch the mind.

### 3.3. Functional Complementarity in Teaching Evaluation

The educational effect of Curriculum Ideology and Politics has always been a challenge for teaching evaluation due to its implicit and lagging nature. The diversified, process-oriented evaluation system advocated by the OBE concept provides a feasible approach to solving this problem. It proposes transforming implicit values into students' explicit behavioral performances in specific tasks. By analyzing behavioral evidence such as case reports, project designs, and simulation operations, the achievement degree of value objectives can be indirectly yet effectively assessed. This makes the evaluation of students' "morality" observable, feedback-friendly, and improvable. It thus forms a comprehensive, closed-loop student achievement evaluation system together with knowledge and skill evaluation.

In summary, the deep conformity and logical self-consistency between the OBE concept and Curriculum Ideology and Politics in the three dimensions of objectives, process, and evaluation not only provide theoretical rationality for the teaching reform of "Commercial Bank Operation and Management" but also lay a solid foundation for constructing a Curriculum Ideology and Politics practice model with clear objectives, defined paths, and scientific evaluation.

## 4. Design of the Ideological and Political Teaching Reform for the "Commercial Bank Operation and Management" Course

Based on the Outcome-Based Education concept, this curriculum reform follows the systematic path of "Reverse Design – Forward Implementation – Continuous Improvement." It aims to build an educational system with clear objectives, defined paths, and scientific evaluation, achieving the organic integration of value guidance and professional teaching.

### 4.1. Reverse Design: Curriculum System Restructuring Guided by Ideological and Political Objectives

"Commercial Bank Operation and Management" is an important professional course for the Financial Engineering and Investment majors at our institution. Following the OBE concept, this reform abandons the traditional approach starting from teaching content. Instead, it proceeds from the intended learning outcomes through reverse design. Specifically, a thorough study and decomposition of the graduation requirements for "political ideology and moral character" and "professional qualities" in the curriculum of the Financial Engineering and Investment major were conducted. At the same time, in close alignment with policy documents such as the "Guidelines for the Construction of Ideological and Political Education in Higher Education Institutions", which provide guidance for courses in economic-related majors, the ideological and political teaching content of this course was precisely refined. Eventually, a political ideology teaching framework centered on "national and family sentiments, legal awareness, social responsibility, professional character, and risk awareness" was established. This framework aims to guide students to go beyond instrumental cognition and deeply understand the social functions and ethical responsibilities of commercial banks, providing a clear value orientation for subsequent teaching implementation.

### 4.2. Forward Implementation: The Integration Path Driven by the Dual Wheels of "Content – Methodology"

To ensure the effective implementation of ideological and political objectives, this course constructs an implementation path from the two dimensions of teaching content and teaching methods.

#### (1) Systematic Integration of Teaching Content

Based on the ideological and political objective system established through the preliminary reverse design, this course constructed a trinity integration framework of teaching content:

"Knowledge Module - Ideological and Political Material - Ideological and Political Objective" (see Table 1 for details). This framework is not a mechanical superposition of ideological and political elements. Instead, using professional knowledge as the carrier, it achieves the organic penetration and deep internalization of value guidance through systematic teaching design. Specifically, this course realizes the seamless integration of ideological-political content and professional teaching through the following three integration strategies.

Firstly, Using 'Institutions' to Explain Principles, Cultivating National Identity and Institutional Confidence. In modules such as "Introduction to Commercial Banks" and "Capital Management," by systematically explaining the evolutionary logic and design concepts of regulatory systems like the "Commercial Bank Law," the "Basel Accords," and China's "Commercial Bank Capital Management Measures," students are guided to understand the institutional advantages and security demands of China's financial system. They learn to recognize the social functions of commercial banks from the perspective of national strategy, thereby strengthening institutional confidence and fostering a "serving society and the people" national sentiment.

Secondly, Using 'Cases' as Warnings, Building Risk Awareness and Professional Ethics. In core modules such as "Liability Management," "Cash Asset Management," and "Securities Investment Management," typical domestic and international risk cases like the "Henan Village Bank Risk Incident," the "Handan Vault Theft Case," and the "Silicon Valley Bank Bankruptcy" are deeply integrated. Through layered analysis of case backgrounds, causes, and social impacts, students conduct professional analysis and judgment within the context of real financial events. They deeply comprehend the lifeline significance of compliant operations, thereby internalizing risk awareness, integrity concepts, and professional ethics into stable professional psychology.

Thirdly, Using 'Action' to Promote Understanding, Strengthening Social Responsibility and Professional Character. In the most practical modules, "Loan Management" and "Intermediate Business Management," the teaching design transcends knowledge impartation, focusing on stimulating students' sense of social responsibility and shaping professional behavior. Through simulated loan approvals, designing "Financing Solutions for Small and Micro Enterprises," and interpreting national policies like the "Special Relending Program for Equipment Updating and Transformation," students are guided to personally experience the value orientation of financial services serving the real economy. Simultaneously, through tasks such as personal credit inquiry and learning of new financial regulations, the cultivation of legal awareness, integrity concepts, and meticulous professional character will be effectively implemented, achieving the integration of knowledge and action.

**Table 1.** The integrated framework for teaching content combining the "knowledge module - ideological and political materials - ideological and political goals"

Teaching Module	Ideological and Political Elements	Teaching Methods	Ideological and Political Teaching Objectives
Introduction to Commercial Banks	Formation of China's commercial banking system and history of banking development	Lecture, Group Discussion	Understand the important role of banks in the economic system, cultivate patriotic sentiment
	"Commercial Bank Law" and "Company Law"	Lecture	Establish awareness of the rule of law
Commercial Bank Capital Management	"Basel I", "Basel II", "Basel III", "Commercial Bank Capital Management Measures"	Comparative Analysis, Group Discussion	Cultivate institutional confidence and risk management awareness
Commercial Bank Liability Management	Henan Village Bank Crisis Event	Case-based Teaching, Group Discussion	Foster integrity awareness and social responsibility
Commercial Bank Cash Asset Management	Handan Vault Theft Case	Case-based Teaching, Group Discussion	Deepen professional ethics and risk management awareness
Commercial Bank Loan Management	Simulated loan process	Scenario simulation	Deepen professional ethics and risk management awareness
	Policies: "Equipment Renovation Special Relending", "Entrepreneurship Guarantee Loan"	Case-based Teaching, Group Discussion	Experience the value connotation of risk prevention and serving the real economy
	Designing financing solutions for small and micro enterprises	Project-based Learning, Group Discussion	
	Personal credit inquiry, branch visits	Blended Online-Offline Teaching	
Commercial Bank Securities Investment Management	History and current status of government bonds	Lecture, Group Discussion	Cultivate patriotic sentiment and institutional confidence
	Silicon Valley Bank failure case study	Case-based Teaching, Group Discussion	Deepen risk management awareness
Commercial Bank Intermediary Business Management	New regulations for wealth management business of Chinese commercial banks	Lecture, Group Discussion	Cultivate awareness of the rule of law and social responsibility

## (2) Diversified Teaching Methods: Constructing a Student-Centered Educational Path

To effectively support the transformation of ideological-political content into teaching and the internalization of values, this course systematically built a diversified teaching method system based on the OBE "student-centered" concept. Various methods are not applied in isolation but are organically combined and functionally complementary according to the ideological-political objectives and content characteristics set in Table 1, collectively serving the deep integration of student knowledge construction, skill enhancement, and value shaping.

Firstly, Blended Online and Offline Teaching connects theory with practical perception. This method runs through multiple teaching modules, aiming to break down the barriers between theoretical learning and practical perception. Online, through tasks like personal credit inquiry and wealth management product comparison, students are guided to confront real financial decisions. Offline, organizing bank branch visits and smart device experiences strengthens their intuitive understanding of financial services serving the real economy. This dual interaction between "virtual and real" constitutes an immersive learning situation, elevating students' understanding of financial professional knowledge and professional ethics from abstract concepts to embodied experience.

Secondly, Case-Based Teaching drives deep speculation and value judgment. In key modules such as Liability Management and Securities Investment, high-impact real cases like the "Henan Village Bank" and "Silicon Valley Bank Bankruptcy" are deeply utilized. Through structured processes including background restoration, multi-dimensional analysis, group debates, and teacher summarization, students are placed in complex financial ethical dilemmas to examine risk roots, decision-making gains and losses, and social consequences from a post-event perspective. This process not only trains their professional judgment skills but also effectively strengthens risk awareness, responsibility, and bottom-line thinking through speculation.

Thirdly, Scenario Simulation and Project-Based Learning promote value internalization and behavioral externalization. In highly practical modules like Loan Management, by setting up complete credit approval role-playing tasks, students deeply experience the trade-offs and applications of professional norms and ethical standards in specific decision-making within simulated real business scenarios. Furthermore, through Project-Based Learning tasks such as designing "Financing Solutions for Small and Micro Enterprises," students need to go through the complete process from customer research to risk demonstration. This method integrates value guidance into collaboration and practice for solving complex problems, allowing social responsibility, innovative thinking, and team spirit to be cultivated and demonstrated in action. Through the systematic integration and coordinated implementation of the above teaching methods and teaching content, this course successfully constructs a virtuous teaching closed loop of "content carrying value, methods activating content, practice internalizing value." It provides solid methodological support for achieving the organic unity of knowledge, ability, and literacy.

### (3) Continuous Improvement: Constructing an Outcome-Oriented Multi-dimensional Evaluation Mechanism

To scientifically assess the effectiveness of ideological and political education, this course established an evaluation system that emphasizes both "Process and Outcome" and involves "Multiple Participants," achieving closed-loop management where evaluation promotes construction and improvement.

In terms of evaluation methods, a comprehensive evaluation mechanism covering the entire teaching process is constructed. For example, in the process evaluation, using the Chaoxing Learning Platform tracks students' pre-class learning of ideological-political materials and records classroom interactions, case discussions, and scenario simulation performances. Students are required to submit case analysis reports (e.g., on the Henan Village Bank incident), project outcomes (e.g., small and micro enterprise financing solutions), and simulation operation summaries, serving as important evidence of ideological-political cognition and behavioral externalization. In the final assessment, comprehensive test questions integrating ideological-political elements are set to examine students' ability to use professional knowledge to analyze ethical issues and demonstrate value judgments in complex situations.

In terms of evaluation content, multi-dimensional coverage from knowledge mastery to literacy formation is achieved. In addition to professional competence, the focus is on evaluating the

professional conduct, ethical decision-making, and sense of social responsibility demonstrated by students during the learning process. For instance, in the "Financing Solution for Small and Micro Enterprises" project, both its professional feasibility and its reflection of values such as social equity and financial inclusion are assessed. In the simulated loan approval task, both process standardization and students' professional choices in conflicts between interest and rules are observed.

In terms of evaluation subjects, a multi-participant evaluation pattern combining teacher evaluation, student self-assessment, and peer assessment within groups is constructed. Teachers comprehensively analyze students' literacy development through classroom observation, assignment review, and platform data analysis. Students enhance their reflective ability and critical thinking through self-assessment and peer assessment. The evaluation results are used to continuously optimize teaching content and methods, forming a virtuous cycle of "Design – Implementation – Evaluation – Improvement," ensuring the continuous enhancement of the curriculum's ideological and political educational effectiveness.

## 5. Teaching Practice and Effect Analysis

The ideological and political teaching reform of the "Commercial Bank Operation and Management" course based on the OBE concept has been fully implemented for one semester. Through tracking the teaching process and evaluating learning outcomes for the class (third-year students majoring in Financial Engineering and Investment, totaling 128 students), the effectiveness of the teaching practice was systematically analyzed.

### 5.1. Overview of Teaching Implementation

This teaching practice strictly followed the OBE teaching closed loop of "Reverse Design – Forward Implementation – Continuous Improvement," fully implementing the 32-credit-hour teaching plan. During the teaching process, the teaching content system and diversified teaching methods designed in Table 1 were fully applied, and whole-process teaching management and data collection were achieved through the Chaoxing Learning Platform.

### 5.2. Analysis of the Achievement Degree of Ideological and Political Teaching Objectives

Through systematic analysis of specific behavioral evidence and learning outcomes collected in process evaluation and final assessment, the achievement status of the five major ideological and political objectives is as follows (all achievement degree data are based on the evaluation results of students' observable outcomes).

(1) National Identity and Pride, and Institutional Confidence. In the thematic seminar speech records and group presentation text analysis for the "Commercial Bank Capital Management" module, 85.2% of students (109/128) were able to explain the underlying logic of China's capital regulatory system from the perspective of national financial security; in the review of government bond investment analysis reports for the "Securities Investment Management" module, 92.1% of students (118/128) reflected a high degree of recognition of national credit in their reports.

(2) Legal awareness and professional character. In the centralized review of case analysis reports on the "Henan Village Bank Incident" (128 reports in total), 94.3% of the reports (121 reports) were able to accurately identify relevant professional ethics and legal violations; in the observation and evaluation of the loan approval scenario simulation (32 groups in total), 87.5% of participating students (112 students) demonstrated compliance awareness and the ability to make prudent decisions based on regulations during the role-playing.

(3) Social Responsibility and Integrity in Service. In the evaluation of the "Financing Solution for Small and Micro Enterprises" design project (32 group projects in total), all groups (100%)

presented solutions reflecting the concept of inclusive finance, and 76.4% of the solutions (24 groups) provided in-depth discussion on balancing social responsibility and commercial interests; in the personal credit inquiry practice reflection reports (128 reports in total), 89.2% of the reports (114 reports) explicitly expressed a commitment to valuing personal credit.

(4) Risk Management Awareness. In the review of case analysis reports on the "Silicon Valley Bank Bankruptcy" (128 reports in total), "identifying at least three types of core risks" and "proposing logically consistent prevention and control suggestions" were set as the achievement criteria. The results showed that 91.7% of the reports (117 reports) met this requirement, indicating that risk awareness has been effectively internalized as an important part of their professional thinking.

## 6. Conclusion and Outlook

### 6.1. Main Research Conclusions

Based on the OBE concept, this research conducted a systematic ideological and political teaching reform for the "Commercial Bank Operation and Management" course, successfully constructing and practicing an educational system with clear objectives, defined paths, and scientific evaluation. Empirical results show that this reform plan is highly effective.

(1) The OBE concept provides a systematic and structured implementation framework for Curriculum Ideology and Politics. Its "reverse design" principle ensures the priority and guiding status of ideological and political objectives; the "student-centered" concept promotes the diversification and interactivity of teaching methods; the "continuous improvement" mechanism ensures the spiral rise of educational quality through multi-dimensional evaluation.

(2) The "Content-Methodology" dual-driver path explored in this study is key to achieving the deep integration of ideological-political education and professional teaching. Through the three strategies of "using institutions to explain principles, using cases as warnings, and using action to promote understanding," ideological political elements are no longer external additions but organic components inherent in the professional knowledge carrier.

(3) This study confirms that a multi-dimensional evaluation mechanism based on behavioral evidence can scientifically assess the effectiveness of ideological and political education. By transforming implicit values into observable, measurable explicit behavioral performances, the effects of ideological and political education become evaluable, measurable, and improvable, forming a rigorous teaching closed loop.

### 6.2. Teaching Reflection and Research Outlook

The practice also revealed two aspects requiring improvement.

(1) The authenticity of practical links needs strengthening. Although simulated practices were used, there remains a gap compared to the real banking environment. Future efforts need to focus on exploring industry-academia cooperation, introducing bank mentors into the classroom, or establishing internship bases to enhance students' sense of professional presence.

(2) The long-term effectiveness of ideological and political evaluation faces challenges. The shaping of students' values is a long-term, dynamic process. Evaluation in a single course can hardly fully measure its degree of internalization. Future considerations include establishing longer-term tracking mechanisms or forming evaluation linkages with ideological and political theory courses and other professional courses to jointly depict a panoramic picture of students' literacy development.

In summary, this reform provides a complete solution for the "Commercial Bank Operation and Management" course and similar professional courses to achieve the fundamental task of "Fostering Virtue through Education" and cultivate high-quality financial talents with both

moral integrity and professional competence. It is a solution that is theoretically self-consistent, practically feasible, and effective.

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