

Original Research Article

A study of cultivation pathways for ideological and political competence in finance students: A supply–demand coupling approach to the "five dimensions and twenty measures"

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Abstract: Curriculum-based ideological and political education (CIPE) should integrate disciplinary logic with value guidance. In finance programs, CIPE often suffers from fragmented objectives, content, and implementation, while mismatches between supply and demand limit its effectiveness. This study, adopting a supply–demand coupling perspective, proposes a "Five Dimensions–Twenty Measures" framework for cultivating ideological and political literacy and delineates its pathways across curriculum design, pedagogy, practical training, and assessment. The framework offers a systematic theoretical reference for enhancing CIPE in finance and broader business disciplines.

Keywords: ideological and political literacy in finance majors; curriculum-based ideological and political education (CIPE); supply–demand coupling perspective; cultivation pathways

1. Introduction

Against the backdrop of promoting moral education and the intrinsic development of higher education, curriculum-based ideological and political education (CIPE) has shifted from conceptual advocacy to systematic implementation and quality enhancement. Compared with general education courses, professional courses possess stronger disciplinary characteristics in knowledge structure, cognitive approaches, and talent cultivation pathways, requiring CIPE to balance professional logic with value guidance. Finance programs, involving national financial security, risk management, and economic governance, demand not only professional competence but also political awareness, value judgment, and professional ethics. In practice, however, CIPE in finance courses remains fragmented and generalized in terms of objectives, content, and implementation, with structural mismatches between ideological-political supply, student needs, and industry standards, limiting educational effectiveness. Effective CIPE is not merely an embedded supplement but a dynamic alignment of educational supply and talent development needs across goals, content, and methods. Building on this, this study introduces a supply–demand coupling perspective to construct a "Five Dimensions–Twenty Measures" framework for ideological and political literacy and explores its pathways within finance curricula, aiming to provide a theoretical reference for systematic CIPE implementation.

2. A reality check on ideological and political literacy cultivation in finance majors from a supply–demand perspective

As curriculum-based ideological and political education (CIPE) deepens, the focus of cultivating ideological and political literacy in finance programs has shifted from whether it is integrated to how it is integrated and to what extent. Compared with general disciplines, finance is more deeply embedded in real-world knowledge structures, practical orientations, and industry norms. Its talent cultivation not only shapes individual competencies but also relates closely to macro issues such as financial security, risk management, and economic governance. In this context, examining the current state of CIPE in finance from a supply–demand perspective helps reveal the structural constraints faced at the professional level.

From the demand side, the cultivation of ideological and political literacy in finance exhibits a multi-stakeholder, multi-level overlay. At the national level, financial talent is expected to demonstrate political awareness, a sense of responsibility, and institutional understanding in line with the modernization of financial

governance and systemic risk prevention. At the industry level, regulatory improvements increasingly internalize compliance, professional ethics, and social responsibility as core norms. At the student level, attention is primarily on career trajectories and tangible returns, with value judgments partly shaped by utilitarian considerations. Despite differences in focus across these stakeholders, all converge on enhancing the comprehensive value literacy of finance professionals, forming the practical demand basis for CIPE. From the supply side, the current cultivation relies largely on existing curricula and teaching mechanisms, which remain generalized and fragmented. At the program and course objective levels, ideological and political requirements are mostly stated in principled terms. While this aligns with policy directives, clear correspondence with professional competence goals is often lacking. In practice, integration depends heavily on individual instructors' interpretations, with little systematic coordination across courses. Consequently, ideological and political education tends to appear sporadically, failing to establish a continuous and stable value guidance structure.

In summary, the core issue is not whether ideological and political content enters finance courses but whether the existing supply effectively responds to diverse and concrete demands. Demand increasingly emphasizes professional relevance and contextual adaptation, whereas supply remains generic and experience-based. This structural mismatch renders CIPE prone to formalism in practice and provides a logical starting point for defining professional ideological and political literacy and exploring its cultivation pathways at a structural level.

3. Constructing the "five dimensions–twenty measures" framework for ideological and political literacy in finance majors

Discussing ideological and political literacy (IPL) in the context of finance first requires acknowledging its manifestation within professional learning. Unlike the relatively abstract value guidance in general education, IPL in finance is embedded in the understanding of disciplinary knowledge, institutional analysis, and practical judgment, exhibiting strong contextual dependence. This feature implies that merely stating principles is insufficient to capture the specific content of finance-related IPL or to support effective curriculum implementation. Risk lies at the core of financial practice. It is both a defining characteristic of financial activity and a key trigger of financial crises. A central aspect of IPL in finance is guiding students to perceive risk as a socially consequential reality rather than merely a technical variable in models. Coupled with risk awareness is an understanding and respect for institutional rules. Compliance is not an external imposition but a fundamental condition for maintaining financial order, reflecting public interest and institutional rationality. Integrating risk and compliance awareness into IPL helps students develop more prudent and responsible judgment within their professional learning.

Moreover, IPL in finance encompasses an understanding of the sector's broader social functions. Finance does not operate independently of the real economy; its primary role is to promote efficient resource allocation, support industrial development, and serve societal and economic operations. Neglecting this public function risks reducing financial activity to mere profit-seeking, thereby weakening its social responsibility dimension. By guiding students to appreciate the inherent logic of finance serving the real economy and society, IPL fosters an analytical perspective that balances efficiency with public value in future professional practice. Additionally, the high uncertainty and rapid evolution of the financial industry demand continuous learning and self-discipline from practitioners. IPL in finance extends beyond in-school value guidance, providing internal support for long-term career development. This literacy is reflected in respect for professional norms, rational understanding of short-term gains versus long-term risks, and the ability to maintain independent professional judgment in complex environments.

Across these dimensions, IPL in finance exhibits a multi-dimensional, interrelated structure. The dimensions are not isolated but interact throughout professional learning and practice, collectively constituting the overall form of finance-related IPL. Structuring these dimensions and further detailing specific elements translates abstract ideological and political requirements into comprehensible, professionally relevant objectives. The "Five Dimensions–Twenty Measures" framework was developed with this rationale. Its value lies not in providing a uniform template but in offering a discipline-specific conceptual reference for systematically advancing IPL in finance curricula.

4. Implementation logic and pathways for cultivating ideological and political literacy in finance majors

Once the structure of ideological and political literacy (IPL) is clarified, the key question is how it is generated within professional talent development. IPL formation is both processual and context-dependent; it should be embedded in the overall operation of the professional training system rather than treated as an isolated component added to professional instruction.

At the curriculum level, programs should differentiate the educational functions of various courses to create a progressive structure in IPL cultivation, avoiding content repetition and unclear objectives. In teaching practice, IPL primarily manifests through analytical perspectives and guidance methods, prompting students to consider institutional contexts, risk consequences, and public impact, so that value recognition naturally emerges during professional understanding. In practical learning, case analyses, scenario simulations, and internships provide concrete contexts for understanding the social attributes of financial activities. Reflective guidance helps integrate professional competence with value judgment. Regarding assessment, emphasis should be placed on changes in students' value understanding and sense of responsibility, using diversified feedback to inform instructional improvement rather than pursuing strict quantification. Furthermore, IPL cultivation in finance depends on the continuous deepening of instructors' professional understanding. Teachers are not only transmitters of knowledge but also primary agents of value guidance. Their grasp of the social functions and value dimensions of finance directly shapes how IPL is realized. Strengthening instructors' comprehension of the intrinsic logic of CIPE facilitates a shift from externally imposed requirements to internalized recognition.

Under the combined influence of these factors, IPL development in finance exhibits a dynamically generative process. Curriculum structure, pedagogical guidance, practical learning, and assessment feedback interact to gradually stabilize IPL within professional training. The "Five Dimensions–Twenty Measures" framework provides a relatively clear value reference for this process, ensuring that CIPE maintains a coherent and consistent direction within finance education.

5. Conclusion

Examining the cultivation of ideological and political literacy (IPL) in finance majors from a supply–demand coupling perspective helps reveal the structural tensions present in current CIPE practices. Expectations for the value literacy of finance professionals are increasingly diverse and demanding, whereas existing IPL provision remains fragmented in terms of objectives and content, with insufficient integration between professional instruction and value guidance. Structurally defining IPL in finance and exploring its cultivation pathways facilitates a shift from formalistic integration toward substantive coordination in CIPE. This approach provides theoretical support for enhancing the overall quality of talent development in finance programs.

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