

The Reconstruction and Practice of the Practical Teaching System for the FinTech Major

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Abstract

With the digital intelligence transformation of the global economy, FinTech is reshaping the ecological pattern of the financial industry, and it is imperative to cultivate FinTech talents that meet the needs of economic development. This paper analyzes the necessity of scientific and technological innovation to drive the iteration of fintech talent training mode, and puts forward the practical teaching system of “Dual Integration, Four-Dimensional Cultivation, and Six-in-One Coordination.” for fintech specialty. Specifically, it includes innovating the content system of practical teaching, upgrading the support of practical teaching platform, reshaping the teaching staff system of practical teaching, innovating the means of practical teaching, and optimizing the assessment system of practical teaching.

Keywords

Financial Technology; Practical Teaching; Practical Teaching Platform.

1. Introduction

With the digital transformation of the global economy, financial technology (FinTech), as a deep integration of finance and technology, is reshaping the ecological pattern of the financial industry. With the iterative advancement of AI large model technology, blockchain infrastructure, and metaverse virtual technology, the pace of digital development in the financial industry has significantly accelerated, driving an increasing demand for new technologies, especially in the application of AI financial large models, the integration of blockchain and AI large models, the innovation of cloud computing power, and the application of data lakes. FinTech not only transforms traditional financial service models, but also gives rise to new financial formats and business paradigms. In December 2024, the People's Bank of China and seven other departments jointly issued the Action Plan to Promote High-quality Development of Digital Finance. The plan proposed that it is of great significance to build a strong financial country and consolidate and expand the advantages of China's digital economy to do a good job in digital finance, accelerate the digital transformation of the financial industry, serve the digital economy with high quality and promote the integration of data and reality. Against this backdrop, the cultivation of FinTech talents has become a vital mission in higher education. In 2021, the People's Bank of China promulgated the “FinTech Development Plan (2022–2025)”, which established relevant standards for FinTech professionals. In 2022, “FinTech Professional” was officially included in the Occupational Classification System of the People's Republic of China, signaling that the role of “FinTech Specialist” has emerged as a new and urgently needed profession within the industry.

2. Technological Innovation Driving the Iteration of FinTech Talent Cultivation Models

Currently, the ubiquitous proliferation of AI large-scale models has exacerbated the structural mismatch between the quality of financial talent cultivated in higher education institutions and market demands. The root cause lies in the disconnection between theory and practice in the training of financial professionals in universities. Consequently, the digital and intelligent transformation of financial talent cultivation has become imperative. Numerous scholars both domestically and internationally have undertaken effective attempts and explorations in the field of digital-intelligent talent development. To enhance the rationality and effectiveness of talent cultivation, higher education institutions worldwide are actively exploring the use of next-generation information technologies, such as artificial intelligence and big data, to develop digital teaching tools and intelligent evaluation systems (Tejedor et al., 2020; David et al., 2022; Martins et al., 2022) [1-3]. However, there remains a misalignment between the core elements of digital teaching capability assessment and the actual teaching environments in many higher education institutions (Devisakti et al., 2024) [4]. Moreover, digital-intelligent transformation continues to pose significant challenges across multiple dimensions, including teaching subjects, pedagogical models, curriculum content, and evaluation systems. In light of this, Juan Tang (2025) [5], drawing upon the Knowledge Spiral Model (Socialization, Externalization, Combination, Internalization-SECI), has proposed an optimized pathway for digital transformation encompassing teaching philosophy, pedagogical models, educational resources, teaching scenarios, and evaluation systems.

Business education in Chinese universities has predominantly been structured around single-discipline or multidisciplinary approaches rather than interdisciplinary frameworks. To address the evolving demands of cultivating new business talents in the digital-intelligence era, it is imperative to establish an "adaptive and tiered" interdisciplinary talent development system, design a "problem-oriented and crisscrossing" interdisciplinary curriculum, and implement teaching methodologies grounded in "industry-education integration and collaborative teamwork" (Ji et al., 2023) [6]. Zhang et al. (2022) proposed a novel collaborative education model for digital-intelligence talent development based on the industrial value chain [7]. Another study by Zhang et al. (2022) identified four types of intelligent finance professionals-intelligent financial architect, intelligent financial operations specialist, intelligent financial analyst, and big data auditor-and constructed specific competency frameworks and training models for each [8]. Changzhou University has effectively advanced the digital-intelligence transformation of its accounting program by developing specialized course clusters, adopting a "theory-practice integration" and "teaching-learning-doing unity" pedagogical model, establishing a diverse and flexible teaching methodology system, and building a digital-intelligence-oriented faculty team (Zhao et al., 2023) [9]. Furthermore, six universities in East China collaborated with companies such as Huawei, Baidu, and SenseTime to launch an "AI+X" micro-program in SPOC format. This program offers a six-module curriculum comprising preparatory, AI foundational, modular, algorithmic practice, interdisciplinary elective, and offline practical training courses, supported by a one-stop resource repository on the Zhihai next-generation AI education platform (Wu et al., 2023) [10]. It is evident that the academic community has provided valuable theoretical insights and practical experiences in cultivating digital-intelligence talent from various perspectives, including professional objectives and educational pathways. However, these efforts have predominantly focused on disciplines such as accounting and management science and engineering. With the accelerating pace of financial technological advancement, there is an urgent need for a large number of composite talents capable of driving innovation in FinTech. This necessitates a profound reform in the talent cultivation model for FinTech programs,

emphasizing the deep integration of "digital-intelligence and industry-education." Nevertheless, the current educational system for FinTech still faces structural contradictions, including misalignment between talent supply and industrial demands, disconnection between the professional curriculum and the development of new technologies, and gaps between skill development and industry requirements. These issues collectively hinder the system's ability to meet the industry's demand for high-quality, application-oriented composite talents.

3. The Practical Teaching System of "Dual Integration, Four-Dimensional Cultivation, and Six-in-One Coordination"

In May 2024, Wu Shixing, Deputy Director of the Department of Higher Education at the Ministry of Education, emphasized at the 14th Conference on Digital-Intelligent Talent Cultivation and Industry-Education Integration Development that there is a need to accelerate the cultivation of top-notch innovative talents in the digital-intelligence domain, construct an independent talent training system for digital-intelligent professionals, deepen new models of digital-intelligent industry-education integration, shape new forms of digital-intelligent education and teaching, and drive the digital-intelligent transformation and upgrading of higher education institutions. The new model of digital-intelligent industry-education integration can be anchored to the entire process of talent cultivation and professional development, enrich the connotations of industry-education integration in educational and teaching approaches, educational management, and teaching evaluation, and serve as a crucial mechanism for application-oriented undergraduate institutions to enhance the quality of talent cultivation.

The FinTech program at Suqian University adheres to the Outcome-Based Education (OBE) philosophy and strictly complies with key national and regional policy documents, including "the National Standards for Teaching Quality of Financial Disciplines in Undergraduate Programs", "the Ministry of Education's Opinions on Accelerating the Development of High-Level Undergraduate Education and Comprehensively Enhancing Talent Cultivation Capabilities", "the Ministry of Education's Opinions on Deepening Undergraduate Education and Teaching Reform to Improve Talent Cultivation Quality", and "the Implementation Opinions of Jiangsu Provincial Department of Education on Promoting the Construction of First-Class Application-Oriented Undergraduate Universities".

Aligned with the five strategic themes of "technology finance, green finance, inclusive finance, pension finance, and digital finance," the program actively responds to the national strategy of strengthening the country through talent development. Guided by the educational principle of "student-centered, innovation-practice-oriented," it commits to cultivating interdisciplinary applied talents in FinTech who meet the demands of the new era. By proactively implementing a new model of digital-intelligent industry-education integration, the program strives to build a practical teaching system characterized by "Dual Integration, Four-Dimensional Cultivation, and Six-in-One Coordination," thereby advancing the substantive, transformative, and distinctive development of FinTech practical education.

Among these, "Dual Integration" refers to "Industry-Education Integration" and "Digital-Intelligence Integration"; "Four-Dimensional Cultivation" encompasses "Ideological and Political Education, Practical Training, Innovation and Entrepreneurship Cultivation, and Research-Oriented Development"; and "Six-in-One Coordination" is defined as "guided by ideological and political development, grounded in university-enterprise collaboration, supported by platform construction, bridged through a mentorship system, driven by innovation and entrepreneurship education, and committed to the integration of industry, academia, and research."

Specifically: (1) Guided by Ideological and Political Development. The program embraces a “comprehensive ideological and political education” philosophy, ensuring that ideological-political courses and course-based ideological education align synergistically. Elements such as fostering a strong financial nation and anti-fraud awareness are integrated throughout all courses, enabling professional courses to incorporate ideological depth while ideological courses emphasize professional relevance. (2) Grounded in University-Enterprise Collaboration. “Industry-Education Integration” and “Digital-Intelligence Integration” are essential pathways for the high-quality development of the FinTech program. Higher education institutions must engage in deep collaboration with industries, sectors, and enterprises to achieve resource sharing, complementary strengths, and accelerate the integration of theory and practice. (3) Supported by Platform Construction. The School of Economics and Management has established teaching and research platforms such as the JD Modern Industry College, the Financial Joint Innovation Laboratory, and the Intelligent Insurance and Risk Management Research Center. These platforms provide robust support for the digital-intelligent upgrading of the FinTech program, project-based teaching, research project development, and social services. (4) Bridged Through a Mentorship System. The School of Economics and Management has developed a comprehensive mentorship system, creating a balanced ecosystem of “dormitory mentors, internship mentors, innovation-entrepreneurship mentors, postgraduate entrance examination mentors, and career mentors.” Among these, “innovation-entrepreneurship mentors” and “internship mentors” operate under a university-enterprise co-supervision model. (5) Driven by Innovation and Entrepreneurship Education. Building on the “integration of specialization and innovation,” the program has developed entrepreneurship management courses for finance majors, establishing a teaching system that combines “theory and practice” with “first classroom and second classroom.” Through “competition-driven innovation,” innovation-entrepreneurship training projects and disciplinary competitions are embedded throughout the university experience. Guided by the “integration of science and education,” students are encouraged to participate in faculty research projects and explore the transformation of scientific and technological achievements from academic competitions. (6) Committed to the Integration of Industry, Academia, and Research. Leveraging university-enterprise and inter-university collaboration models, the program has built a “platform-based practical teaching system.” Supported by multi-level practical teaching methods, this system enhances students’ practical and innovative capabilities, ultimately forming an industry-academia-research integrated practical teaching system.

3.1. Innovative Practical Teaching Content System

3.1.1. Emphasize the “Integration” of In-Class and Extracurricular Activities

The curriculum design of this program emphasizes applied orientation, aiming to establish a practical teaching system that integrates academic education with practical training, connects the first classroom with the second classroom, and unifies systematic and hierarchical approaches. This system strengthens guidance for students’ social practice activities. (1) Leveraging existing off-campus internship and practice bases, the program conducts financial technology awareness internships, social practice, work-integrated internships, and graduation internships. Furthermore, by utilizing the JD Modern Industry College and industry-education integration practical teaching platforms, comprehensive training courses such as big data finance, blockchain finance, fintech integrated services, and quantitative investment are offered to immersively enhance students’ practical abilities. (2) Through various social practice activities, including fieldwork and participation in faculty research projects, the program organically integrates foundational theoretical instruction, innovative thinking training, and social practice. This enables students to experience real-world scenarios in fintech

development, accurately assess future economic trends, and comprehensively apply new-generation information technologies-such as artificial intelligence, blockchain, big data, and cloud computing-to the fintech domain, thereby improving their ability to solve practical problems.

3.1.2. Strengthen the “Modularization” of practical Teaching

Aligned with the college’s educational characteristics and its positioning in cultivating application-oriented talents, this program has established a comprehensive practical teaching system for financial technology. This system comprises four integrated practical platforms - “General Competency Development, Professional Internship, Comprehensive Practice, and Graduation Thesis”-alongside in-class practical instruction centered on “General Education, Professional Education, and Innovation & Entrepreneurship Platforms”. Within this framework, Professional Internship includes “Social Practice”, “Specialized Internship” (encompassing FinTech Awareness Internship and Graduation Internship), and “Professional Training” (such as Securities Investment Simulation Training, Enterprise Management Simulation Experiments, Blockchain Financial Applications Training, and Quantitative Investment Comprehensive Training). The Professional Internship, Comprehensive Practice, and Graduation Thesis components are structured around two core modules: “Financial Services” and “Digital-Intelligent Technology”. Designed to cultivate applied technical professionals, this system prioritizes enhancing practical innovation capabilities through a problem-driven and task-oriented approach. It follows a cyclical process of “learning–practice–relearning–repractice” to ensure the progressive, open, and profession-oriented nature of the teaching process. The four platforms and two modules are interconnected and mutually supportive, effectively implementing industry-education integration. This model emphasizes the balance between theoretical instruction and practical training, integrates innovative thinking with practical skills, and combines on-campus education with off-campus practice. Notably, practical teaching permeates the entire educational journey across the General Education Platform, Professional Education Platform, Practical Teaching Platform, and Innovation & Entrepreneurship Platform, ensuring a cohesive and immersive learning experience.

3.1.3. Operationalize the “Forward-looking” of Practical Projects

“The Work Plan for Strengthening the Development of a Higher Education Talent Cultivation System for Carbon Peaking and Carbon Neutrality”, issued by the Ministry of Education in 2022, explicitly calls for accelerating the construction of teaching resources in carbon finance and carbon trading. In alignment with this policy directive, the program has introduced a theoretically and practically integrated elective course titled Carbon Finance and established a “Blockchain + Carbon Finance” Virtual Simulation Laboratory. These initiatives aim to lay a solid foundation for cultivating skilled professionals proficient in carbon markets, carbon trading, and carbon asset management. In the era of “Digital Intelligence+,” adhering to the development philosophy of “technology-led, finance-serving,” the program promotes the interdisciplinary integration of technology and finance. To this end, it has established a series of experimental courses, including Comprehensive Training in Artificial Intelligence Finance, Comprehensive Training in Financial Big Data Applications, Blockchain Financial Applications Training, and Comprehensive Quantitative Investment Training. Additionally, practical projects such as Comprehensive Training in Blockchain Supply Chain Finance and Metaverse Financial Comprehensive Simulation Experiment are actively under development.

3.2. Enhance the Support System for Practical Teaching Platforms

3.2.1. Development of Internship and Practice Bases

Since the program initiated its exploration of university-industry collaboration models in 2016, it has established close partnerships with 12 local financial institutions. The collaboration

spans multiple dimensions: jointly designing talent cultivation plans, co-organizing practical activities (such as cognitive internships, graduation internships, and industry lectures), co-developing curriculum resources, implementing mutual faculty engagement, jointly promoting innovation and entrepreneurship education, conducting collaborative social services, and co-exploring new models of industry-education integration. In recent years, off-campus practice bases have facilitated internship and practical training opportunities for over 3,000 student visits and supported employment for more than 120 graduates. The quality of talent cultivated by this program has garnered high recognition from various financial institutions in Suqian.

3.2.2. Construct of Industry-Academia-Research Collaboration Platforms

In 2024, this program successfully became the Deputy Chair Unit of the National FinTech Industry-Education Integration Consortium, a member of the Jiangsu Digital Finance Association, and a participating unit of the National Artificial Intelligence Application Services (Digital Finance) Industry-Education Integration Consortium. In 2025, it jointly established the Financial Innovation Joint Laboratory in collaboration with Nanjing Audit University and the Suqian Credit Guarantee Industry Association. The construction of these platforms provides robust support for the development of practical projects, project-based practical teaching, and deep industry-academia-research collaboration in the FinTech program. Leveraging the FinTech Virtual Teaching and Research Platform, the program facilitates the co-development and sharing of FinTech courses and digital resource libraries. This advancement promotes joint technological research and achievement transformation between universities and enterprises, translating scientific and technological outcomes into tangible contributions to professional development, curriculum design, and practical teaching, thereby enabling research to feed back into education.

3.3. Restructure the Practical Teaching Faculty System

3.3.1. Build a High-Quality “Dual-Qualified” Teaching Team

Innovative mechanisms and frameworks for faculty development have been established, including the appointment of corporate managers and technical professionals as adjunct professors and part-time instructors, as well as the creation of training bases for cultivating “dual-qualified and dual-competency” teachers. In recent years, full-time finance faculty members have completed over 30 rotations at off-campus internship and practice bases, providing substantial support for the development of “dual-qualified and dual-competency” educators. Currently, the program employs 14 such teachers, accounting for 66.67% of the faculty. To achieve the co-recruitment, co-utilization, and co-sharing of high-level talent, a “triple-mutual” faculty engagement model has been implemented: mutual faculty appointments, mutual teaching evaluations, and mutual management integration.

Mutual Faculty Appointments: Industry experts are invited to serve as industry professors, corporate mentors, and innovation-entrepreneurship mentors, while university faculty engage in enterprise rotations and collaborative projects. **Mutual Teaching Evaluations:** Industry instructors are assessed based on teaching quality standards, while university faculty on enterprise assignments are evaluated according to corporate job responsibilities. **Mutual Management Integration:** Industry professionals participate in the management team of the School of Economics and Management, and university faculty assume managerial roles within enterprises. This “triple-mutual” model enhances the professional expertise and applied practical capabilities of the faculty.

3.3.2. Establish Specialized and Diverse Teaching Teams

By aggregating high-quality resources comprehensively and through multiple channels, structurally and functionally diverse teaching teams, research groups, and innovation-entrepreneurship teams have been established. This has fostered a university-enterprise

collaborative faculty characterized by strong practical abilities, rich teaching experience, and the integration of full-time and part-time professionals. Specifically, three teaching teams have been formed: Commercial Bank Operations Management, Financial Big Data Analysis, and Quantitative Investment. Additionally, two research teams have been organized: Green Finance and Digital Finance, along with two innovation-entrepreneurship teams: the FinTech Innovation Competition Team and the Digital Finance Challenge Team.

3.4. Innovate Practical Teaching Methods

3.4.1. “Project-Based + Seminar-Style” Teaching

Project-based teaching is a constructive pedagogical approach in which instructors transform learning tasks into projects, guiding students to identify issues within authentic contexts and apply financial expertise and technological tools to solve practical problems. Project tasks are designed following the principles of being “practice-oriented, actionable, and replicable.” For example, in the Comprehensive Training in Financial Big Data Applications course, which is aligned with real-world projects from financial enterprises, instructors decompose the experimental project into several sub-modules: financial big data collection, big data cleansing, big data customer profiling, big data credit rating, and big data credit risk control. Students work in groups and independently select information resources from different industries or enterprises, such as banking, securities, or insurance. Interdisciplinary faculty mentors and industry mentors are assembled to guide students through fieldwork and scenario simulations, substantially enhancing their practical capabilities. Finally, each group presents a research report, and the quality of these reports is further refined through evaluations by both instructors and peers, along with in-depth discussions.

3.4.2. “Flipped Classroom + Intelligent Assessment” Teaching

Instructors publish learning resources, pre-recorded short videos, and instructional tasks on the Superstar Learning Platform. Students complete pre-class previews accordingly. Through the same platform, instructors address student inquiries and conduct intelligent scoring. After class, instructors assign extracurricular practical tasks via the platform to ensure accurate mastery of key knowledge points. Currently, this model is adopted in intensive practical training courses such as FinTech Comprehensive Training and Blockchain Financial Applications Training, as well as in-class practical components of courses like Commercial Banking Operations and Management and Artificial Intelligence Finance.

3.4.3. “Case-Based + Seminar-Style” Teaching

During instruction, teachers structure classroom sessions into four phases-problem design, material provision, idea stimulation, and conclusion derivation-based on the syllabus content and thematic requirements of the course. Appropriate case materials are selected, and methods such as group discussions and collaborative learning are employed. By integrating case analyses into the explanation of fundamental knowledge, this approach emphasizes guiding students to think independently, fostering their ability to apply knowledge and innovate.

Taking the practical project Blockchain Financial Applications Training as an example, case studies are collected on how JD Finance utilizes blockchain technology to mitigate risks and enhance capital flow in its operations. Students are organized into groups to analyze and discuss these cases, followed by presentations of their findings, enabling them to intuitively grasp the significance of blockchain technology applications. For instance, one case focuses on JD’s supply chain finance platform: JD Finance provided blockchain-based supply chain financing services to an automotive parts supplier. By leveraging blockchain technology, intermediary steps were reduced, financing costs lowered, and efficiency improved. Another case examines JD’s cross-border payment system: an international e-commerce platform collaborated with JD Finance to integrate a blockchain-based payment system. Through this

system, platform users can settle cross-border orders using digital currencies, shortening payment time while reducing both payment costs and risks.

3.5. Optimize the Practical Teaching Assessment System

3.5.1. Multidimensional Assessment and Evaluation

Practical courses employing the “seminar-style” teaching method emphasize multidimensional assessment in their evaluation. Specifically, this includes: (1) “Literacy” Dimension: Assessing students' overall engagement in the project and their awareness of teamwork; (2) “Competency” Dimension: Focusing on evaluating students’ ability to apply foundational professional knowledge and skills in practical projects, as well as their capacity for summarization and innovation; (3) “Effectiveness” Dimension: Emphasizing the evaluation of students' presentation outcomes, communication skills, and adaptability. For example, the scoring items and criteria for the Comprehensive Training in Financial Big Data Applications are detailed in Table 1.

Table 1. Scoring Criteria for Scoring Items

Evaluation Dimension	Scoring Item	Evaluation Criteria	
Literacy Dimension	Team Collaboration (20 points)	All members participate in and collectively complete the practical project; roles are clearly defined, and collaboration is effective. (1-10 points)	The presentation content is comprehensive and logically structured. (0-10 points)
Competency Dimension	Knowledge Application (30 points)	Financial big data technologies and knowledge are applied accurately and appropriately. (0-20 points)	Views are innovative and demonstrate a high degree of creativity. (0-10 points)
Effectiveness Dimension	PPT Design (0-10 points)	Slides are well-designed with balanced integration of text and visuals. (0-5 points)	Multimedia elements (e.g., animations, audio/video) are effectively utilized, and the presentation flows smoothly. (0-5 points)
	On-site Presentation (0-20 points)	The presenter demonstrates thorough familiarity with the PPT content and delivers the presentation fluently and clearly. (0-10 points)	Key points and challenges are highlighted with coherent logical reasoning. (0-10 points)
	Q&A Session (0-20 points)	Responses to instructor questions are accurate and demonstrate clear thinking. (0-10 points)	Answers during peer Q&A are delivered smoothly and effectively. (0-10 points)

3.5.2. Digitally Intelligent and Diversified Assessment Methods

Leveraging artificial intelligence technology, an innovative digitally intelligent teaching evaluation system is established, centered on the deep understanding of knowledge (e.g., data analysis and information processing capabilities), the assessment of higher-order thinking skills (including innovative practical abilities, lifelong learning capacities, and decision-making competencies), the participation of multiple evaluators (such as teacher-student mutual evaluation, peer evaluation, and expert review), and the integration of process-oriented evaluation with dynamic feedback. This system achieves an intelligent, multi-dimensional, and multi-subject assessment framework.

Specifically, the assessment for the Blockchain Financial Applications Training course comprises two components: process assessment (50%) and outcome report evaluation (50%). The “process assessment” is entirely conducted online through AI technology, enabling real-time intelligent scoring. The “outcome report” employs a diversified evaluation approach, combining teacher assessment (35%) and peer evaluation (15%). Based on the progressive nature of the assessment content, the evaluation dimensions encompass “deep understanding of knowledge” and “higher-order thinking skills.” The “deep understanding of knowledge” primarily focuses on the on-chain operations of blockchain and the practical application of various blockchain-based financial products. The “higher-order thinking skills” dimension emphasizes the evaluation of students’ innovative and decision-making abilities, particularly through the design of innovative blockchain financial products, as detailed in Table 2.

Table 2. Assessment Framework and Scoring Distribution

Assessment Dimension	Assessment Content	Process Assessment		Outcome Report	
		Internship Performance	Practical Operation	Teacher Evaluation	Peer Evaluation
Deep Understanding of Knowledge	Blockchain and Financial Innovation, Consortium Blockchain Organizational Structures, Blockchain Finance Topic Tests, Digital RMB Policy Interpretation, Digital RMB, Blockchain and DCEP Settlement, Commercial Factoring, Cross-Border Clearing, ABS Bond Issuance, ABS Equity Distribution, Flight Delay Insurance Automatic Claims, On-Chain Data Canvas.	10%	15%	15%	10%
Higher-Order Thinking Skills	Role Analysis Review, Blockchain Network Construction Review, Smart Contract Invocation and Upgrade, Blockchain Supply Chain Financial Product Development.	10%	15%	20%	5%
Total		20%	30%	35%	15%

4. Conclusion

As a core engine driving the digital transformation of the financial industry, FinTech has placed unprecedented new demands on talent cultivation. Drawing on the practical exploration of the Financial Technology program at Suqian University, this study proposes and constructs a practical teaching system characterized by “Dual Integration, Four-Dimensional Cultivation, and Six-in-One Coordination.” The system is propelled by the dual drivers of “Industry-Education Integration” and “Digital-Intelligence Integration,” guided by the four-dimensional objectives of “Ideological and Political Education, Practical Training, Innovation and Entrepreneurship Cultivation, and Research-Oriented Development,” and implemented through the six interconnected components of “Ideological Leadership, University-Enterprise Collaboration, Platform Support, Mentorship Bridging, Innovation-Entrepreneurship Initiatives, and Industry-Academia-Research Integration.” This framework systematically

reshapes the content, platforms, faculty, methods, and evaluation mechanisms of practical teaching.

Practice has demonstrated that the implementation of this system effectively promotes the alignment of teaching content with industry frontiers, integrates teaching methods with intelligent technologies, and unifies teaching evaluation with competency orientation. These advancements significantly enhance students' practical innovation capabilities, technological application skills, and comprehensive professional, providing a replicable pathway for talent cultivation in FinTech programs at application-oriented undergraduate institutions. Looking ahead, with the continued deepening of digital finance and the rapid iteration of technologies, the practical teaching system for FinTech must remain dynamically optimized and open to innovation. Further efforts should be made to strengthen deep integration with industries and enterprises, expand cutting-edge teaching scenarios such as virtual simulation and the metaverse, and refine digitally intelligent evaluation and continuous improvement mechanisms. By doing so, the system can sustainably supply high-caliber, interdisciplinary, and innovative FinTech talents to support the development of a financially robust nation and the high-quality growth of the digital economy.

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