

Discussion on Online and Offline Hybrid Teaching Mode of International Settlement Courses Based on Cross-border E-commerce

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Abstract : With the rise of cross-border e-commerce in the new era, international settlement has more new connotations and requirements in cross-border payments. Therefore, the educational reform of international settlement in universities has become very urgent. The current domestic and international settlement courses in colleges and universities have problems such as weak teaching staff, inconsistent curriculum settings with corporate demand orientation, and shortage of international settlement professionals. Based on the current teaching practice, this article explores the optimization of teaching design, reform of teaching content, and enrichment of teaching methods and methods, hoping to provide reference for colleges and universities to better realize the reform of online and offline mixed teaching.

Keywords : Cross-border E-commerce; International Settlement; Online and Offline; Mixed Teaching; Strategy

Cross-border e-commerce is a new model of global trade development at present, and it is also a new trend of global foreign trade development in the future. The rapid rise of cross-border e-commerce has also led to more international settlements. Many new forms, in response to the current shortage of cross-border e-commerce talents in social enterprises in China, social enterprises require more applicants to have the real vocational skills of cross-border payment. However, the current teaching methods and content of major universities it has been unable to keep up with the times. A large number of reforms should be combined with online and offline hybrid teaching, and the practical ability of cross-border e-commerce international settlement should be improved through scenario simulation and case teaching, so as to better meet the talent needs of social enterprises.

1. The importance of reform

The cross-border e-commerce industry across the world has grown very fast in 2018, and the annual transaction volume has shown a huge growth. The cross-border e-commerce transaction volume in 2018 was more than twice the transaction volume in 2015, Internet monitoring data shows that by 2018, the global cross-border e-commerce transaction volume has reached nearly 700 billion dollars, and China's global cross-border e-commerce transaction scale has increased significantly, and the country is also the world cross-border e-commerce is a particularly active market. The scale of domestic cross-border e-commerce transactions has increased by nearly 10 trillion yuan since 2000, and the proportion of cross-border e-commerce transactions in China has also increased from less than 5% . In cross-border e-commerce transactions, China's trade exports account for four-fifths. The cross-border e-commerce transactions developed by countries along the Belt and Road have increased significantly in recent years. The increase, especially the transaction volume with countries such as the UAE and Cambodia, has exceeded 100% from 2000 to today.

The demand for cross-border e-commerce talents today is very large, and there has been a serious shortage, which is difficult to meet the needs of most companies in China. With the transformation and upgrading of various types of cross-border e-commerce platforms and enterprises, talents with compound knowledge and capabilities are widely favored by the market. According to relevant reports, the country's cross-border e-commerce talent gap in 2019 may be close to 5 million, and the growth rate of this gap

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doi: 10.18686/ahe.v5i2.3325

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has been close to 30% every year in recent years. However, there is a large degree of disconnection between major colleges and universities in the cultivation of cross-border e-commerce talents. There is an abnormal shortage of teachers with practical experience and relatively solid professional theoretical foundation. There are also very few cross-border training teachers in the society. Under the new situation of the rapid growth of cross-border e-commerce, there are higher requirements for talent training in major universities. Therefore, it is necessary to innovate the cross-border e-commerce talent training model of major universities and strengthen the construction of cross-border e-commerce faculty, to cultivate more new-type compound talents in line with the development trend of cross-border e-commerce.

International settlement course is a very important course in the trade majors of major universities and the subject of international economics. It is very important in the cultivation of cross-border e-commerce talents. Cross-border e-commerce payment is a very important content, which is operation a more important link in settlement, nearly four-fifths of cross-border e-commerce companies attach great importance to the professional skills of electronic transaction and payment talents when recruiting.

2. The need for reform

2.1 Course content lags behind

International settlement, it is a very important part of the international trade business on a global scale. In the process of the continuous rise of cross-border e-commerce, the scope of this business has been greatly expanded. Cross-border payment is in the current cross-border e-commerce. More and more attention has been paid to the development of commerce. Under a series of cross-border e-commerce business models such as stocking mode, general mode and collection mode, the current cross-border e-commerce payment methods are mainly cross-border purchase and settlement of foreign exchange and collection. Remittance settlement, and the linking role played by third-party payment platforms today is becoming more and more important. Third-party payment platforms such as International Alipay are currently the main force of cross-border payments in the world. Global network monitoring data shows that in 2018, China's cross-border e-commerce payment scale has approached 500 billion dollars. With the rise of this business, ye1 has made a great deal of new content and new situations in international settlement business. come out.

Most of the current international settlement courses in colleges and universities are written for international trade in goods, covering mainly settlement documents, settlement tools, trade financing and settlement methods, and the latest content involving cross-border payment and settlement there are few textbooks. In the process of rapid development of cross-border e-commerce, its position is becoming more and more important. Therefore, it is necessary to reform the relevant course content and increase the teaching of college courses in cross-border payment processes, tools and methods.

2.2 Single teaching form

The course of international settlement is carried out in major colleges and universities, and its operability and practicability are very strong. All enterprises in my country have focused on the training of cross-border e-commerce talents and paid attention to the effect of comprehensive practical ability training. Four-quarters of the e-commerce companies hope that major universities can offer some practical cross-border e-commerce courses. However, the current international settlement teaching is relatively old, and it is difficult for students to understand the value and reality of the various terms in the teaching significantly, in the context of the rapid development of cross-border e-commerce, major universities need to simulate actual combat conditions through online and offline mixed teaching, so as to cultivate more talents who can solve practical problems for enterprises.

3. Reform strategy of international settlement course

3.1 Update teaching content

International settlement courses, in the current reform direction, need to be considered in terms of granular resources and systematic design, and need to meet the dual talent needs of traditional foreign trade and cross-border e-commerce, and strengthen the capabilities of major universities and cross-border settlement business. The main task of teaching is to strengthen the construction of the course content of major colleges and universities for the cross-border trade settlement process, train students to have cross-border settlement related skills, and carry out international settlement teaching in an orderly manner through various cases as the background learning is integrated into the process of international settlement, realizing the combination of work and learning, and designing the content of teaching theory according to the two main requirements of practice and theory teaching.

3.2 Optimize teaching methods

In the teaching process, major colleges and universities need to carry out sufficient practical case design. Through the introduction of cases, the knowledge points of textbooks can be described. Multimedia can be combined to allow students to receive

tasks and watch micro-classes before class. In online preview, students can ask the teacher questions online, and in actual classroom teaching, the teacher needs to analyze these summarized questions, so that the students can explain their doubts, and let the students group the relevant case knowledge points summarize, combine role simulations to realize situational teaching, provide students with public course resources such as case operation videos of international settlement online, and expand students' knowledge.

3.3 Strengthen the construction of teachers

In the reform of the international settlement curriculum, it is necessary to pay attention to the two-way exchange mechanism to enhance the teacher training intensity of various universities. On the one hand, teachers from schools can visit social enterprises or participate in the production, education, research and training of the Ministry of Education. Banks and enterprises take temporary job training, etc., so that college teachers can fully grasp the current development status of international settlement business. In addition, the school can also invite relevant professionals to Columbia University to teach teachers on operating plans and practical cases. In addition, the school can also carry out diversified cooperation with many cross-border e-commerce training institutions to promote the improvement of teaching effects.

4. Conclusion

Currently, cross-border e-commerce is rapidly emerging, and the scale of cross-border e-commerce transactions is increasing every year. my country is the most active market in the world. However, the problem of cross-border e-commerce talent demand is very prominent. The number of platforms is growing rapidly, and there is an increasing demand for cross-border e-commerce talents in the market. However, the course teaching of major universities has not kept up with the rhythm of the times. Therefore, the reform of international settlement courses in major universities must be adopted. Cultivate more cross-border e-commerce talents that meet the needs of the times and promote the development of my country's cross-border e-commerce industry.

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