

Reform of International Settlement Teaching Content under the Background of “One Belt and One Road”

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Abstract: With the development of the times, the economy is increasingly globalized, and international trade exchanges are becoming more frequent. Since 2013, General Secretary Xi Jinping has proposed the “One Belt, One Road” development strategy for the “Silk Road Economic Belt” and the “21st Century Maritime Silk Road”. This grand strategy is a trade route covering more than 50 countries. It goes deep into Central Asia, China Unicom and China, and benefits the world. It perfectly explains “economic globalization” in the new era. In this context, the demand for international settlement professionals who have adapted to the “One Belt, One Road” development strategy has increased significantly. At the same time, the new trend of international trade also puts forward reform requirements for the traditional content of international settlement teaching.

1. Introduction

The formation of “One Belt, One Road” has achieved political communication, economic communication, cultural communication and trade communication between countries. “One Belt, One Road” not only requires exchanges and exchanges among countries in politics, trade and finance, but also requires culture, There is harmony between the ethnic groups. The “Belt and Road” trades on the basis of channels and communications, forming a state of peaceful and friendly development, and making the “Belt and Road” an international “goodwill road”.

Under the “One Belt, One Road” strategy, China's international trade development has gradually promoted regional cooperation in accordance with General Secretary Xi's point of view, from line to film. Of course, different countries and regions adopt different trade methods. For example, the cooperation areas between China and Central Asia and Southeast Asia are mainly concentrated in trade and tourism, building materials, electric power, transportation, etc., compared with Southeast Asia, Central Asia and other countries. The outstanding demand is in infrastructure, such as roads, bridges, and railway construction. Our country has certain outstanding advantages in these aspects. How to use these advantages to expand the scope of trade contacts is an important part of trade development.

In recent years, students of international economics and trade majors (hereinafter referred to as “International Trade Professionals”) in local undergraduate colleges often face dilemmas. On the one hand, the theoretical foundation is not as good as that of key university students, and they do not have scientific research capabilities; on the other hand, The ability to operate documents is not as good as that of higher vocational graduates. Therefore, some colleges and universities have a low rate of postgraduate entrance examinations for international trade students, and the proportion of foreign trade-related industries after graduation is not high. This phenomenon is based on the online questionnaire survey. The survey targets graduates of international trade who have graduated for two years and are engaged in foreign trade-related industries. The questionnaire covers foreign trade skills and related curriculum reform proposals, etc., aiming at the local undergraduate colleges in the international trade courses. Improvements in the content and methods. The specific content includes the most important ability to do foreign language foreign language requirements, the professional courses that are useful for foreign trade in the university, the most use of 11 settlement

methods, and an open topic. A total of 53 valid questionnaires were collected in this survey, with an effective rate of 99%. Due to the fact that the graduates of the international trade are engaged in less foreign trade and busy work, the number of questionnaires in this questionnaire is not large, but it is also an important reference for the reform of international trade professionals and related courses through investigation and analysis. As the senior professional course of international trade, international settlement is mostly opened after junior year. It is a comprehensive course with both theory and practice after international trade practice, foreign trade documents and international finance courses. The results of the questionnaire show that 49% The practitioners believe that the course is very important for foreign trade work. Therefore, if the teaching content and teaching methods of the course can be reasonably set, the theoretical foundation of the students can be consolidated to a certain extent, and the practical operation level of the students can be improved. To a certain extent, it has positive significance for solving the dilemma of college students in international trade.

2. Summary of Research on Teaching Reform of International Settlement Courses

The International Settlement Course is a compulsory course for international trade majors. Most scholars in various universities believe that the content of international settlement teaching consists of four parts. The first three parts of the international settlement overview, the international settlement tools and the international settlement are the same. The difference is the fourth part. Some scholars believe that the focus should be on the new development of international settlement, such as Forfeiting, bank guarantee, international factoring and other financing methods. Some scholars believe that it is the preparation of documents and documents for international settlement. Regardless of whether the last part of the teaching content focuses on financing methods or documents, there is a problem that the theory and practice are difficult to coordinate in the teaching of international settlement courses. For the instructors, the teaching content of the international settlement courses is generally difficult to grasp. In the classroom, the theory of large-scale explanations and related international conventions, one student lacks interest, and the second takes up practical practice time to a certain extent, which is not conducive to the cultivation of students' practical ability; if the class introduces practical operations in detail, the amount of class is not enough. Roughly introducing the practice, the students will find it difficult to form a system, and the amount of knowledge is insufficient, which will not achieve the learning effect of this course. In response to this problem, many scholars sum up their own teaching experience, and believe that a single teaching method is difficult to achieve satisfactory results. At the same time, it also analyzes the shortcomings of traditional teaching methods, and then proposes a teaching method to improve the international settlement teaching mode, mainly bilingual teaching method, English teaching method, task-driven teaching method, multi-dimensional progressive teaching method, heuristic teaching method, localized case teaching method, scenario simulation teaching method, etc. In general, the international settlement curriculum teaching method is developed towards a multi-level, multi-method interactive teaching model, thereby improving students' learning outcomes. This study believes that the current research on international settlement teaching reform does not start from the students' own professional knowledge structure and the international trade professional curriculum system, ignoring the intersection of international settlement courses and other professional courses of international trade, resulting in a large part of the teaching content and other courses are repetitive. The lack of novelty and time efficiency reduces the enthusiasm of students to learn. At the same time, the goals and methods of the training of international trade talents in colleges and universities have their own particularities. Therefore, the application of teaching methods should be targeted and biased. According to the characteristics of the professional curriculum system of the international trade, the teaching content of the international settlement course is reformed, and a variety of teaching methods are comprehensively used to achieve better teaching results.

3. Reform of International Settlement Teaching Content under the Background of “One Belt and One Road”

The content of the international settlement course consists of four parts, namely, international settlement overview, international settlement instruments, international settlement methods and international settlement documents. How to teach each chapter in separate sections can be arranged according to different teaching materials and teachers themselves. However, the key content of the International Settlement Course coincides with the content of other courses that students have taken or will take, such as the International Trade Practice Course, which has a chapter on “Acquisition and Payment of International Payments” which has already set international settlement instruments (tickets) and international settlements. Introduction to traditional methods (remittance, collection and letter of credit), foreign trade documents or international business documents are courses for international trade documents, similar to the contents of international settlement documents, international business law courses also involve international settlement related international Conventional provisions. This requires the instructor to link and complement each chapter of the international settlement course with the content of other professional courses. In addition, the content of the course needs to be combined with the actual economic and trade activities in order to make the content of the course keep pace with the times.

This part is similar to other courses and is the introductory part of the course. The key is to explain to students the research content and teaching style of the international settlement course, and the integration points and differences between the international trade practice and foreign trade documents, emphasizing the course. Importance and enthusiasm for mobilizing students' interest and enthusiasm. Before explaining the main content and requirements of the course, the instructors should communicate with the students to understand the mastery of the international trade practices and foreign trade documents, so as to flexibly formulate and adjust the progress of the course to ensure that they are completed within a limited class. Schedule a task.

As a tool for international settlement, the core content is a money order. The definition and record items of the bill of exchange are all described in the international trade practice and foreign trade document course. At this time, the international settlement course can use the use of the draft as the focus of the teaching content, especially the endorsement, such as the type of endorsement and corresponding The method of operation can be requested as a student-specific exercise. In the actual economic activities, the use of checks is also very frequent, and the corresponding teaching content of the check should be rich, such as the type of check “lined check”. In general, the goal of the International Settlement Tool is to require students to be very skilled in the use and filling skills of various types of bills, no matter which party they encounter, they can understand how different types of bills are transferred.

The international settlement method is the key content of the course, including the traditional three settlement methods: remittance, collection and letter of credit, as well as emerging settlement methods: bank guarantee, international factoring, standby letter of credit and so on. The survey showed that the remittance method was the most frequently used in the traditional settlement method, followed by the letter of credit, and the collection was basically absent. How to deepen the students' understanding of the two settlement methods of remittance and letter of credit through the course content. Most other professional courses analyze the problems from the perspective of importers and exporters of foreign trade enterprises, while international settlements also explain how importers and exporters can settle their purchases, but if they are international The role of the bank analyzes the problem and introduces relevant international practice rules, so that the course content not only serves the professional courses before, but also runs through the new knowledge of practical operations. For example, the same is the process of introducing the three settlement methods, focusing on the banks of the importing countries and the banks of the exporting countries, understanding the allocation methods of international bank funds and the management of account lending between them, and analyzing the problems from a new perspective. Let students review the process of settlement methods and increase their knowledge of banking. For example, in reality, banks have a lot of knowledge of financial derivatives combined with international settlement

methods. They can bring financing convenience to enterprises. Increasing this part of knowledge makes the content of the course closer to reality, and students are more understandable and mastered. In addition, in order to adapt to the development trend of modern international settlement methods, the emerging settlement method requires sufficient amount of class hours to ensure that students can clearly grasp the concept, circulation methods and precautions. For example, some small and medium-sized enterprises use Moneybooker, Paypal and other payment platforms to collect payment. What are the risks of this emerging payment method? How to reduce the risk needs special emphasis.

For a long time, document operation is one of the necessary skills for international trade professionals, which runs through the entire foreign trade process. In the international settlement course, the international settlement document requires students to master the production skills of import and export foreign trade documents. It can improve the production skills through paper documents and electronic documents. On the other hand, it should also increase the international banks, international banks. Practices such as incoming calls, documents, and correspondence with importers and exporters, such as payment of power of attorney, debit and payment notice. This part of the chapter relies mainly on practical exercises to meet the teaching requirements.

4. Application and Reform of the Teaching Methods of International Settlement in Colleges and Universities

As mentioned above, the current research on the reform of international settlement teaching methods is relatively complete. All scholars have formed a consensus. The traditional teaching mode should be abandoned, and a multi-level and multi-method comprehensive teaching mode can be used to achieve good teaching results. The uniqueness of the goal and method of talent training in colleges and universities determines that the teaching methods are different in the specific implementation process.

It is undeniable that in order to meet the requirements of the society for international settlement talents, the international settlement course must adopt bilingual teaching methods, documents and international practices, and try to use the original English version. However, if the university pursues English teaching or even English teaching, it will not To the classroom teaching effect. Because college students' English level is not high, self-learning ability is weak. Even in the junior high school, many students have weak English reading and listening skills. Forcing in the classroom to use full English teaching will only cause students to "do not understand." Do not listen to the rebellious psychology. Therefore, bilingual teaching in international settlement requires a gradual process. First of all, in the selection of teaching materials, the combination of Chinese and English textbooks is more appropriate, combined with the international practice of Chinese and English, to guide students to read English cases in class and after class; secondly, ask more questions during class, and let students dictate and translate importantly at the beginning. The international customary clauses and document items gradually adapt to the bilingual teaching environment, then raise the requirements, analyze and explain the English cases; third, in addition to teaching materials and teaching materials, make full use of network resources, and guide students to learn about relevant industry websites. Authoritative and vivid learning materials help students to increase their interest in learning and strengthen the accumulation of vocabulary in international settlement.

Different from the traditional teaching mode, the case teaching method emphasizes the interaction between teachers and students, through the communication and communication between teachers and students, students and students to complete the preparation, analysis and summary of the case. The use of case teaching methods can make the already boring international settlement theory and international practices vivid, and is one of the most important teaching methods in the international settlement course. Specifically, international settlement cases can be divided into knowledge point cases and comprehensive cases. For a certain knowledge point case, it can run through the teacher's classroom explanation, drive students to think, analyze questions through questions and discussions, and time control is easier. For the comprehensive case with a long length,

there are many roles involved, especially the cases involving international settlement are mainly banks, importers and exporters. Among them, there are two more than four or five bank roles. In addition, the transaction link is complicated and the time span is large. It is only explained and discussed in the classroom. The acceptance of students is limited, and it is easy to have problems with insufficient class hours. Therefore, for the comprehensive case, the class needs to be pre-study before the class. If the time is flexible, the students will be grouped, and the roles and obligations of each role will be analyzed in a role-playing manner. The reasons for the loss will be encouraged in the classroom. Students go to the podium to explain and explain, which can encourage students to deepen their understanding and mastery of case disputes.

College students need to have a good theoretical foundation and must have certain operational skills. Therefore, under the conditions allowed by laboratory facilities, most of the professional courses of the international trade have matching simulation software as a platform for student simulation operations, international settlement. The course is no exception. Most of the current simulation experiment software is to design the process into one link, and the experimenter can follow the prompts to operate one by one. Practice has proved that if students are on the computer for a long time, they will be dependent on the software, and they will have less thoughts on their own. Therefore, laboratory software simulation operations can only be used as an aid to classroom teaching and cannot replace the main guiding role of teachers. In the international settlement mode, the international settlement course can cross-examine classroom teaching and software teaching for international settlement methods. Each type of settlement method such as remittance, collection, letter of credit, and letter of guarantee can be arranged one or two times after class teaching. Conducive to students familiar with the settlement process and document production methods. At the same time, most of the colleges and universities of international trade graduates are small and medium-sized foreign trade enterprises. Due to various objective reasons, basically no software is available. The questionnaire survey shows that 94.3% of enterprises are in the original EXCEL or WORD. The documents were filled in the template, and 5.7% of the companies even used paper blanks. This requires a higher level of student skills. Therefore, the amount of class time in classroom software teaching must be moderate and can only be used as a supplementary teaching method.

For the international trade students of colleges and universities, employment is the main orientation after graduation. The practical ability and work experience are particularly important. The purpose of the professional curriculum practice is to improve the practical ability of the students of the International Trade. The laboratory training program of the International Settlement Course enables students to master the business process of international settlement methods and exercise their hands-on ability, but the understanding of the foreign trade industry is not intuitive enough. At this time, “going out” and “please come in” make up for the shortcomings of classroom practice teaching and help students establish a correct employment concept. The so-called “going out” is to lead students to foreign trade enterprises to visit and study, participate in various exhibitions, organize students internships during the winter and summer vacations, and “walk in” is to invite industry experts to the school to give lectures, seminars, and participate in experimental guidance. For example, the successful foreign trade industry is invited to present the experience and lessons of foreign trade; the foreign trade salesmen of the foreign trade enterprises and the business personnel of the international business department of the bank are invited to give guidance on the operation of the international settlement documents.

5. Conclusion

To sum up, in the context of the Belt and Road Initiative, universities aiming at cultivating applied talents must achieve good teaching results in international settlement courses, and have high requirements for instructors, who not only need to be proficient in the content of international settlement, but also must constantly update knowledge to adapt to the evolving international trade situation. In the international settlement classroom teaching, it is necessary to use the above various teaching methods flexibly. It requires the teachers themselves to master the excellent foreign

language expression ability, classroom control ability, software operation ability, and the practical ability of the documents. Diversified assessment methods require teachers to have a strong sense of responsibility and efficient work methods. Therefore, the teachers of international settlement can only cultivate international settlement talents who can adapt to the society in the future if they have high requirements for themselves.

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