



# Analysis of Teaching Reform of E-payment and Internet Bank Based on Network Real-time Dynamic Teaching Model

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## ABSTRACT

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E-payment and Internet Bank is a project where multiple disciplines interpenetrate, intersect and interrelate. The course makes an analysis from the perspective of different disciplines including e-commerce, e-banking service, information security technology, e-payment, etc. The course contents cover payment system, payment mode, payment instrument, information security technology and e-banking. As the development of mobile internet has brought our life much convenience and the internet finance businesses dominated by Alipay and WeChat Pay has permeated into everyone's life, people may close a deal by a mobile phone instead of carrying cash and bank card when going out. Traditional teaching methods are unable to adapt to demands of social development, so the

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## 1. Introduction

With the development of e-commerce, to meet people's demand for online shopping, the four

commercial banks have launched online banking service successively. Internet companies such as Tencent, Alibaba, JD.com, etc. have launched the third-party payment platforms such as WeChat Pay, Alipay and JD Baitiao and websites for investment and financing such as P2P. Internet finance has become the fastest growing industry at present. Traditional teaching model of Finance in colleges and universities has been unable to accommodate the development demand of the present society with the development of internet finance. Therefore, professional teachers of e-commerce should change the teaching concept,

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create new teaching models, combine theoretical knowledge of e-commerce with practice and fully mobilize students' interest in study so as to constantly increase students' theoretical knowledge and practical ability and cultivate more talents of high quality for the society.

## **2. Necessity for Course Reform of E-payment and Internet Bank**

E-payment and Internet Bank is a combination of internet technology, finance and payment function and builds a new financial model for payment, investment and financing and information intermediary service on internet platform through big data and cloud computing [1]. It includes internet-based financial service system, financial market service system, financial products system, internet financial supervision and management system, financial organization system, etc. Compared with traditional finance, the internet finance has the following characteristics: high efficiency, low cost, wide coverage, rapid development, great risk, etc. Therefore, colleges and universities should timely adjust professional teaching objectives and plans from the perspective of teaching contents, means, models and so on according to existing development demand of internet payment market, and apply computer and information technology to teaching, enrich teaching means, adjust teaching models and change teaching idea so as to enable teaching contents and teaching methods to meet development requirements of the era, enhance students' theoretical knowledge and practical operation ability and allow them to more quickly adapt to the job after graduation.

## **3. Advantages of Network Real-time Dynamic Teaching Model**

With the development of internet, financial service based on network platform is developing rapidly too

and increasing users have chosen internet finance. To meet users' demands and improve standard of service, many large banks at home and abroad have launched dynamic demonstration diagram of online banking and offered abundant financial service projects. The four commercial banks domestically have launched service dynamic demonstration diagram of projects such as personal online banking, water and electricity charge payment, investment and financing, remittance service, account management, etc., providing reference for online operation of users. Teachers are expected to make full use of these resources in teaching and show students the said service dynamic demonstration diagrams so as to make students immersed in the atmosphere. After the demonstration finishes, students are asked to carry out simulative training on the computer and teachers may learn about students' operation at any time via the computer software system in order to improve teaching efficiency and quality.

## **4. Application of Network Real-time Dynamic Teaching Model to Course of E-payment and Internet Bank**

E-payment and Internet Bank is a new course established with development of computer, information technology and network finance, a product of internet development and the direction of financial development in the future. The course involves computer science and technology, communication technology, accounting, economics, finance and management science [2]. Introduction of network real-time dynamic teaching model into the course may enable students to better understand the present environment of internet finance and development trend and to better integrate into society after graduation [3]. Thus, this paper applies network real-time dynamic teaching model to the teaching reform of E-payment and Internet Bank.

#### *4.1 Teaching Objectives*

Enable students to master basic knowledge and related skills of E-payment and Internet Bank, network payment instruments and their characteristics, payment process, future development and discovery of electronic payment and settlement, get familiar with development situation, main technologies and future development trend of existing network banks, and master basic principles of internet finance.

Through learning of the course, students in the major concerned will have an overall grasp of electronic payment and security, make targeted summary of various security solutions and technologies based on analysis of security problems in existing electronic payment means so as to get clear knowledge of electronic payment and security problems and solutions thereof. Based on summary and classification of present electronic payment means and payment instruments, analyze security problems in electronic payment and corresponding security demand, based on introduction of relevant security technologies, put forward security solutions specifically adopted by the subject of various electronic payment means at present, so that students may have an overall and systematical knowledge of electronic payment means, payment instruments and specific security solutions.

Through teaching of the course, in addition to the requirement that students should understand the target and architecture of e-commerce security payment, network security technology, electronic currency payment basis and other knowledge, students should also get familiar with operation of the third-party payment platform, basic process and security operation of online banking service, master the application of network security prevention strategy and firewall, common data encryption methods and methods of realization of digital certificates, usage of digital certificate and identity authentication, etc.; through case analysis and practical training, students

should have certain ability of practical operation of e-commerce security payment.

The course mainly focuses on theoretical lecturing in classroom, supplemented by practical training of cases and multimedia teaching, certain classroom discussion and special training and practice activities at the right moment.

#### *4.2 Teaching Steps*

Teachers set teaching plans according to teaching contents, and explain related contents and knowledge to students through PPT or document as per the teaching plans. Taking Chapter II of E-payment and Internet Bank as an example, the chapter mainly introduces development history of e-payment, e-payment system and e-payment instrument. E-payment instrument represents the emphasis and also difficulty of teaching, and several common payment instruments such as Alipay, WeChat, online banking, etc. should be mastered [4]. So teachers should ask students to understand related knowledge points and concepts in teaching and conduct real-time dynamic exercise on this basis. In the end, students will carry out simulation training on computer and teachers make a summary and comment based on students' ability of practical operation.

#### *4.3 Case of Teaching Practice*

Teachers log in to taobao.com and choose an item, explain the shopping process to students, confirm the item to be purchased, add it to the shopping cart, make settlement, and at this time the webpage will skip to the payment interface and several payment means such as Alipay payment, internet banking payment, bank card fast payment, Ant Credit Pay, etc. will be displayed in the settlement link and then teachers briefly introduce the four different payment means. Students are able to understand the whole operation process and may better operate it on computer.

#### *4.4 Experiment Course*

The experiment teaching course of E-payment and

Internet Bank is mainly designed to make students understand concept of e-payment and the e-payment and internet bank system; learn about concept, features and types of electronic currency, master payment methods of different electronic currencies and the major payment and liquidation system; gain a clear idea of operation mode, primary service and transaction system of online banking. The experiment teaching course of E-payment and Internet Bank is a significant means to enrich the classroom teaching and students can have an in-depth knowledge of the course they have learned, do better in other courses and improve operational ability as well as innovation ability through computer practice, getting twofold results with half the effort accordingly.

The experiment teaching is an important component of course teaching. To help students better master the course contents and improve the result of experiment teaching, the course experiment guidebook is specially compiled. The course experiment hours total 16 class hours and 7 experiments will be conducted including: bank online business survey, payment means survey of e-commerce website, online banking personal business, mobile banking service, online banking E-wallet payment, personal security certificate application and Alipay business.

#### 4.5 Teaching Summary

After the practice is completed, students summarize major challenges in the practice as: webpage is not available; shopping website is not accessible; students are not familiar with the principle of the third-party payment, resulting in failed payment; particularly, internet bank payment is relatively complicated and cumbersome with registration required. Teachers make a summary of these problems, find out practical reasons, give a demonstration to students and then ask students to make further understanding after class.

## 5. Conclusion

The network real-time dynamic teaching model has greatly improved teaching efficiency and quality, enabled students to better integrate theoretical knowledge and practice, inspired student's interest in study, enhanced the effectiveness of teaching of E-payment and Internet Bank, cultivated student's ability of independent thinking and exploration and improved students' comprehensive quality in an overall way so as to make students majoring in Finance better meet employment needs of the enterprise.

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