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Research on the Educational Dilemmas and Innovative Practical Paths of Ideological and Political Education in Financial Management Courses under the Background of Digital Intelligence

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Abstract: The rapid development of the digital economy and intelligent finance has completely reshaped the industrial form, job competency standards, and professional ethical norms of modern financial management, posing new challenges to the ideological and political teaching system of university financial management courses. As a core compulsory course for economics and management majors, Financial Management undertakes the dual educational responsibilities of cultivating students' professional financial competencies and shaping their professional values, and serves as a key carrier for universities to implement the fundamental task of moral education. At present, the ideological and political construction of financial management courses generally fails to keep pace with the digital transformation of the financial industry, resulting in disjointed ideological materials and industrial practice, insufficient integration of digital intelligent teaching and value education, single evaluation mechanism and inadequate teachers' comprehensive literacy, which cannot satisfy the demand for high-quality financial talents with both professional skills and moral integrity in the digital era. Based on the background of financial digital intelligence reform, this paper adopts literature research and practical analysis methods to sort out relevant research achievements, analyze the practical value and realistic dilemmas of curriculum ideological and political construction, explore professional and targeted ideological and political elements suitable for digital financial scenarios, and construct a systematic and operable innovative teaching path from the dimensions of teaching content, teaching mode, teacher team construction and evaluation mechanism. The research effectively solves the formalization and homogenization problems of traditional curriculum ideological and political education, realizes the deep integration of digital skill training and professional value shaping, and provides practical references for the high-quality teaching reform of financial management courses.

Keywords: Digital intelligence; Financial management; Curriculum ideological and political education; Moral education; Intelligent finance; Educational path

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1. Introduction

The comprehensive popularization of big data, artificial intelligence and cloud computing has accelerated the digital and intelligent transformation of the financial industry. Traditional manual financial accounting and basic fund management

modes have been gradually replaced by intelligent accounting systems, financial robots, big data risk control and digital financial sharing platforms, which have fundamentally changed the job content, professional standards and ethical requirements of modern financial practitioners. In the context of national higher education digital reform and comprehensive curriculum ideological and political construction, professional teaching must integrate new industrial technologies, ethical norms and development concepts into the whole process of talent cultivation, so as to cultivate applied financial talents with digital literacy, legal awareness, professional integrity and social responsibility.

As a core course of financial management and accounting majors, Financial Management covers enterprise fund operation, investment and financing decision-making, risk prevention and control, and financial governance, with prominent practicality and value guidance. Different from traditional financial education that focuses on integrity and incorruptibility, the digital intelligence era puts forward new requirements for financial talent literacy. Emerging problems such as data fraud, algorithm abuse, financial data leakage, and illegal digital transactions have become new pain points of industrial supervision, requiring financial talents to possess not only professional digital operation capabilities, but also rigorous digital ethics and compliance awareness. Therefore, it is urgent to reform the traditional teaching system, break the separation between professional digital teaching and ideological education, and realize the coordinated cultivation of students' digital skills and professional literacy.

Scholars have formed effective research results on the ideological and political construction of financial management courses adapting to digital financial development. Zhou and Zhao (2021) pointed out that the current ideological and political teaching of financial management is generally fragmented and formalized, and proposed to integrate ideological elements into classroom teaching and practical training to improve teaching effectiveness [1]. Against the background of financial digital transformation, Chen and Zheng (2022) emphasized that financial curriculum ideological and political education should keep pace with industrial upgrading, and incorporate digital compliance and data ethics into professional teaching to make up for the lack of time in traditional education [2]. Li (2023) explored the digital teaching path of curriculum ideological and political education based on the OBE concept, and proposed to enrich online educational scenarios, but failed to form a complete closed-loop teaching system [3]. Tang (2024) summarized the practical dilemmas of digital ideological and political teaching, including insufficient teachers' dual literacy and backward teaching content, and put forward preliminary optimization strategies [4]. Chen (2024) further clarified the integrated teaching logic of professional skills, digital literacy and values, providing theoretical support for teaching reform [5]. In view of the homogenization of traditional financial curriculum ideological and political teaching, Geng et al. (2019) suggested that colleges should carry out top-level curriculum design combined with financial industry iteration, and build a systematic ideological and political teaching system for financial management majors [6]. Focusing on digital financial ethics education, Zhu et al. (2022) stated that data integrity and algorithm neutrality are new core literacy of modern financial talents, which should be integrated into the whole process of professional teaching [7]. From the perspective of three-wide education, Li and Wang (2023) explored the integration strategy of digital teaching resources and curriculum ideological and political education, and proposed diversified classroom expansion paths [8]. Aiming at the defects of traditional teaching evaluation, Zhang (2024) constructed a multi-dimensional evaluation system suitable for digital financial curriculum ideological and political teaching, covering process assessment and literacy assessment [9]. In terms of school-enterprise collaborative education in digital finance, Liu (2023) pointed out that insufficient practical scenario construction restricts the deep integration of digital technology and value education, and optimizes the practical teaching mechanism [10].

Existing studies have affirmed the important value of curriculum ideological and political education, but there are still obvious deficiencies. Most studies remain confined to traditional educational frameworks, lacking systematic exploration of new ideological elements such as algorithm ethics and data security. The integration of digital technology and ideological education is mostly superficial material superposition without in-depth scenario-based teaching design. In addition, a scientific and complete evaluation system adapted to digital financial talent training has not been formed, leading to the persistent formalization of curriculum, ideological, and political construction. With the continuous iteration of digital financial technology, the boundary of financial business is constantly expanding, and new financial formats and

risk points are emerging endlessly. Modern financial work is no longer limited to basic fund accounting and settlement business, but extends to intelligent risk early warning, data asset valuation, digital financial supervision response and other high-value-added work. These changes mean that the comprehensive quality requirements for financial talents have been comprehensively upgraded. Financial practitioners must not only master proficient digital operation skills, but also establish correct value cognition and rigorous professional ethics to cope with complex and changeable industrial environments. Moreover, most current research pays insufficient attention to the combination of students' practical training and ideological shaping, ignoring the fact that digital financial literacy and professional ethics can only be truly internalized through repeated practical operation and situational experience rather than mere classroom indoctrination. Few studies focus on the differences in students' cognitive levels and professional characteristics, resulting in the proposed teaching reform paths lacking pertinence and operability in actual teaching implementation. There is also a general lack of research on the long-term tracking effect of curriculum ideological and political reform, which is unable to verify the sustainable influence of teaching reform on students' career development and professional literacy cultivation. Based on the above research gaps, this paper combines the latest industrial digital intelligence trends, analyzes the realistic dilemmas of current teaching, reconstructs targeted digital ideological and political elements, and constructs a feasible, innovative, and practical path, so as to promote the high-quality development of ideological and political teaching in financial management courses.

2. The practical value of curriculum ideological and political construction under digital intelligence

2.1. Inevitable requirement for industrial digital compliance development

With the continuous deepening of capital market digital supervision, the financial supervision system has realized intelligent and refined full-process monitoring relying on big data and artificial intelligence technology. Regulatory authorities can accurately identify illegal behaviors such as enterprise data tampering, digital financial fraud and undisclosed related transactions, which greatly improves the supervision efficiency and punishment intensity of irregular financial behaviors. The digital transformation of supervision means that the future financial industry will take digital compliance and data standardization as the basic professional bottom line. The traditional curriculum, ideological and political education focusing on basic integrity and legal awareness, can no longer adapt to industrial development. The digital ideological and political construction of financial management courses can effectively cultivate students' data security awareness, algorithm reverence and digital compliance thinking, help students establish standardized professional behavioral norms, and adapt to the high-standard compliance requirements of the modern financial industry. In recent years, the state has continuously improved the legal and regulatory system for digital finance, and regulatory penalties for digital financial violations have become increasingly severe. Many well-known enterprises have been punished for data irregularities and algorithm misuse, which fully reflects the importance of digital compliance in the new era. Strengthening digital ideological and political education in financial management courses can help students establish compliance awareness from the campus stage, avoid illegal and irregular behaviors in future career work, and lay a solid foundation for their standardized career development.

2.2. Core guarantee for university moral education and digital teaching reform

Digital transformation of higher education and moral education are mutually complementary and inseparable core tasks of current university teaching reform. Traditional financial management teaching has long had the problem of emphasizing professional skills while neglecting value shaping, resulting in the disconnection between talent cultivation and social needs. The digital ideological and political teaching reform integrates digital skill training and value education organically. On the one hand, it improves students' intelligent financial operation capabilities to meet the digital job demands of enterprises; on the other hand, it takes digital financial scenarios as the carrier to carry out immersive value guidance, correct students' cognitive deviation of "technology supremacy", and cultivate their sense of professional responsibility

and social mission, which effectively implements the fundamental task of university moral education. In the digital era, many students mistakenly believe that advanced intelligent technology can completely replace manual judgment, leading to the emergence of lazy thinking and weak responsibility awareness. Some students even ignore professional ethics for operational efficiency, which brings potential risks to future financial work. The integrated teaching of digital technology and ideological education can effectively correct these wrong cognitions, enable students to correctly understand the auxiliary nature of digital technology, and clarify that human responsibility and moral bottom line are always the core of financial work.

2.3. Effective path to break traditional homogenized teaching dilemmas

For a long time, the ideological and political teaching of financial management courses in most universities has had problems with a single content and rigid form. Most teaching cases are traditional financial fraud and integrity warning cases, which are outdated in content and lack attraction and pertinence. The digital intelligent transformation of the financial industry has produced a large number of new-era educational elements such as digital financial innovation, green digital finance, and digital empowerment of the real economy. Integrating these novel and practical elements into curriculum teaching can effectively break the homogenization dilemma of traditional ideological and political education, form distinctive teaching characteristics adapted to digital finance, and significantly improve the effectiveness and appeal of curriculum education. Traditional ideological and political teaching is often divorced from industrial reality, resulting in students' low learning enthusiasm and poor teaching infiltration effect. The new digital financial scenarios and typical cases are closely combined with the current industrial development hotspots, which can effectively stimulate students' learning interest, enable them to understand the development trend of the financial industry while learning professional knowledge, and realize the organic unity of knowledge learning, ability improvement and value shaping.

3. Practical dilemmas of curriculum ideological and political construction under digital intelligence

3.1. Lagging educational concepts and inadequate integration awareness

Most financial management teachers have outdated educational concepts, which restrict the quality of digital ideological and political teaching. Some teachers simply regard digital teaching as technical skill training of financial software, and ignore the ethical risks and educational value behind digital financial technology, resulting in the complete separation of professional digital teaching and moral education. At the same time, many teachers still solidify their understanding of curriculum ideological and political education in traditional integrity and legal education, failing to recognize the educational value of new elements such as data security, algorithm fairness and digital inclusive finance. The outdated educational concepts lead to the disconnection between curriculum teaching and industrial development, making ideological and political education unable to keep pace with the digital era. Affected by the traditional teaching system for a long time, most teachers form a fixed teaching thinking, and lack active awareness of innovative teaching and integrated education. They often divide professional skill teaching and value education into two independent parts, failing to realize that digital financial ethics and compliance awareness are indispensable core literacy of modern financial talents, which leads to the low integration depth and poor teaching effect of curriculum ideological and political education.

3.2. Outdated teaching content and insufficient mining of digital ideological elements

The update of financial management teaching content seriously lags behind the pace of industrial digital transformation. In terms of professional content, the current curriculum system is still dominated by traditional manual accounting and basic financial theories, with insufficient setting of cutting-edge content such as intelligent financial decision-making, big data risk control and data asset accounting. In terms of ideological and political content, the teaching cases are mostly traditional financial irregularity cases, lacking typical negative cases such as digital data leakage and algorithm abuse, as

well as positive cases of digital finance empowering high-quality economic development. The fragmentation and scarcity of digital ideological elements make it difficult to realize the deep integration of professional knowledge and value education, resulting in the prominent “two skins” problem in teaching. Most university textbooks and teaching materials have a slow update speed, and cannot keep up with the rapid iteration of digital financial technology and industrial norms. The digital ideological elements involved in teaching are scattered and unsystematic, without forming a complete teaching system matching professional knowledge points, resulting in ideological and political education often staying in superficial preaching, unable to achieve a subtle value guidance effect.

3.3. Rigid teaching mode and lack of immersive educational scenarios

At present, most financial management courses still adopt the traditional cramming teaching mode of theoretical explanation plus simple case analysis. The teaching form is single and lacks interaction and experience. Digital teaching is limited only to simple software demonstrations and video viewing, without building virtual simulation financial scenarios, intelligent risk control simulation, and other immersive practical teaching carriers. Teachers cannot combine real digital financial job scenarios to carry out targeted ideological guidance, and students can only passively accept theoretical knowledge, unable to intuitively perceive the professional risks and ethical boundaries in digital financial work. The lack of scenario-based experience teaching leads to a weak sense of professional identity and poor internalization of values. The single teaching mode makes students lack practical experience of digital financial work. They can only mechanically memorize theoretical knowledge and ethical norms, but cannot truly understand the practical significance of digital compliance and algorithm ethics. This passive learning mode makes it difficult for students to internalize professional ethics into their own behavioral consciousness, resulting in the poor sustainability of the ideological and political education effect.

3.4. Insufficient teachers’ dual literacy of digital technology and ideological education

Teachers’ comprehensive literacy is the key to improving the quality of the digital curriculum’s ideological and political construction. At present, most financial management teachers have insufficient digital professional capabilities, lack systematic learning and industry practice experience of intelligent finance and big data financial technology, and are unable to accurately grasp the new rules and new risks of digital financial work. In addition, teachers lack innovative thinking of digital ideological teaching, and cannot organically integrate digital technology, industrial new norms and professional ethics into curriculum teaching, resulting in rigid and superficial ideological integration. The university’s teacher training system is relatively backward, lacking compound training integrating digital technology and ideological education, which makes it difficult for teachers to adapt to the requirements of new-era teaching reform. Most teachers have long been engaged in theoretical teaching on campus, lacking front-line practical experience in digital financial enterprises. They have insufficient understanding of the actual application scenarios, risk points and ethical requirements of digital financial technology, which makes it difficult for them to carry out targeted and in-depth ideological and political teaching, restricting the overall improvement of teaching quality.

3.5. Imperfect evaluation system and lack of a closed-loop educational mechanism

The current curriculum evaluation system cannot adapt to the needs of digital ideological and political education. In terms of student evaluation, the assessment index is single, only focusing on professional knowledge and skill scores, without incorporating digital ethical literacy, data compliance awareness and professional responsibility into the evaluation system. In terms of teacher evaluation, the assessment focus is on teaching workload and student academic performance, ignoring the evaluation of digital ideological teaching design and value shaping effect. At the same time, the evaluation is dominated by summative assessment, lacking process-based and diversified assessment indicators. The imperfect evaluation mechanism leads to insufficient initiative of teachers and students in teaching and learning reform, and makes the curriculum’s ideological and political construction tend to be formalized. The lack of scientific and comprehensive evaluation indicators makes it impossible to objectively assess the actual effect of digital curriculum ideological and

political education. Teachers lack sufficient motivation to innovate teaching modes and excavate ideological elements, and students also lack endogenous power to pay attention to the improvement of digital professional literacy, resulting in the long-term formalization and superficiality of curriculum ideological and political construction.

4. Reconstruction of core ideological and political elements of financial management courses under digital intelligence

4.1. Digital rule of law and data compliance literacy

With the formal implementation of the Data Security Law and Personal Information Protection Law, financial data, as core economic data assets, have formed standardized whole-process supervision norms. In the teaching of big data financial analysis and digital information disclosure, teachers should integrate data compliance and data security educational elements, combined with typical cases of listed companies' digital data fraud and financial data leakage, to analyze the legal consequences and industrial hazards of digital financial violations, guide students to establish the professional concept of compliance priority, and cultivate their rigorous digital rule-of-law thinking and bottom-line awareness. Financial data involves enterprise business secrets, investor information and public economic interests, and its security and standardization are related to the stable operation of the entire capital market. Cultivating students' digital rule of law and data compliance literacy can help them abide by legal and industrial norms in future data collection, sorting, analysis and disclosure work, and effectively avoid operational risks and legal liabilities caused by non-compliant behaviors.

4.2. Algorithm ethics and professional responsibility

The wide application of financial robots and AI decision-making algorithms makes algorithm ethics an indispensable part of modern financial professional literacy. In the teaching of intelligent investment and financing decision-making and digital risk management, teachers should clarify the application boundary of intelligent financial tools, emphasize that digital technology is only an auxiliary means, and the final decision-making responsibility belongs to financial practitioners. By analyzing practical risks caused by algorithm parameter tampering and excessive technical dependence, students are guided to establish rigorous professional responsibility awareness and avoid technical laziness and responsibility evasion. In the actual digital financial work, algorithm loopholes and parameter errors may lead to wrong financial decisions, bringing huge economic losses to enterprises and investors. Therefore, financial talents must maintain independent judgment ability, not rely blindly on intelligent algorithms, and always bear the corresponding professional responsibility for financial decisions, which is the core professional literacy that modern financial practitioners must possess.

4.3. Digital innovation and real economy empowerment

Digital finance serves the high-quality development of the real economy, which is the core development orientation of the industry. In the teaching of enterprise financial management and strategic investment and financing, teachers can combine positive cases such as digital reform of state-owned enterprises, digital inclusive finance helping small and medium-sized enterprises relieve financing difficulties, and green digital finance serving dual-carbon goals, to guide students to break through traditional accounting cognitive limitations, establish digital innovative thinking, and cultivate their professional mission of serving national economic development with financial expertise. The fundamental purpose of digital financial innovation is to empower the real economy, solve the financing difficulties and expensive financing problems of physical enterprises, and promote industrial upgrading and economic transformation. Through corresponding ideological and political guidance, students can be helped to establish correct industrial cognition, abandon the wrong concept of pursuing virtual financial speculation, and form a professional value orientation of serving the real economy with digital financial technology.

4.4. Rigorous digital craftsmanship spirit

Digital financial work has extremely high requirements for data accuracy and logical rigor. Minor operational errors and

data deviations will trigger enterprise financial risks and regulatory penalties. In practical teaching links such as digital financial modeling and intelligent data analysis, teachers should standardize students' operational procedures, emphasize the professional criteria of prudence and precision, and cultivate students' pragmatic, refined, and excellent digital craftsmanship spirit, so as to lay a solid literacy foundation for their future career development. Digital financial work is highly systematic and precise. A tiny data error or operational negligence may be amplified through intelligent systems, triggering a chain of financial risks and bringing irreversible losses to enterprises and investors. Therefore, cultivating students' rigorous digital craftsmanship spirit can help them form a serious and responsible working attitude, standardize every operational link in digital financial work, and effectively prevent operational risks caused by human factors.

5. Innovative prac tical paths of curriculum, ideological and political education under digital intelligence

5.1. Update educational concepts and realize the integration of skills and morality

Universities and teachers should break the traditional one-sided educational concept of valuing technology over morality, and establish a new educational orientation of coordinated development of digital skills and professional literacy. It is necessary to take moral education as the core, clarify the digital ideological and political objectives in the talent training program and curriculum syllabus, and integrate value guidance into every link of professional teaching and digital practical training.

Teachers should actively change their teaching cognition, fully recognize the educational value of digital financial ethics and compliance norms, and take the initiative to carry out integrated teaching of professional skills and ideological education. Universities should take the lead in carrying out educational concept reform, organize special teaching seminars and training activities, guide all financial professional teachers to change their traditional teaching cognition, and clarify the important position of digital ideological and political education in talent training, so as to lay a solid ideological foundation for the in-depth development of integrated teaching.

5.2. Reconstruct teaching content and build an integrated digital ideological system

Aiming at the problem of outdated teaching content, universities should optimize the curriculum system in a targeted manner. On the basis of retaining core basic financial theories, add cutting-edge content such as intelligent financial accounting, big data risk early warning and data asset management to adapt to industrial digital transformation. At the same time, build a matching mechanism of knowledge points and ideological points, accurately integrate digital compliance, algorithm ethics and other elements into each teaching module, and dynamically update typical positive and negative digital financial cases to ensure the timeliness and pertinence of ideological and political teaching content. Teachers should sort out the professional knowledge system of financial management courses, correspond each knowledge module with targeted digital ideological elements one by one, form a systematic and complete integrated teaching content system, and regularly update teaching cases and industrial frontier knowledge according to industrial development changes to ensure the timeliness and practicality of teaching content.

5.3. Innovate teaching modes and build immersive educational scenarios

Break the traditional single theoretical teaching mode and build a diversified immersive teaching system. First, adopt the dual case teaching mode of positive demonstration and negative warning, using typical digital financial cases to carry out value guidance and risk warning education. Second, rely on virtual simulation financial platforms and intelligent training systems to restore real digital financial job scenarios, let students master digital operation skills in practical training, and intuitively understand professional ethical norms and compliance boundaries. Third, make full use of online digital teaching resources to expand after-class educational channels, and realize full-time and full-space ideological and political education inside and outside the classroom. Diversified scenario-based teaching can break the limitations of

traditional classroom teaching, enable students to integrate into real digital financial working scenarios through practical operation and situational experience, intuitively perceive the importance of digital ethics and compliance, and realize the internalization of professional values and the externalization of behavioral norms.

5.4. Strengthen teacher training and cultivate compound teaching teams

Universities should build a systematic teacher training mechanism to make up for teachers' dual capability deficiencies. Regularly organize teachers to participate in intelligent financial technology and digital compliance professional training, and invite enterprise industry experts to carry out special lectures to enrich teachers' digital industry experience. At the same time, carry out special training on digital curriculum ideological and political teaching design, organize collective lesson preparation and teaching reform discussions, improve teachers' ability of digital ideological element mining and integrated teaching, and build a compound teaching team with both solid digital professional skills and proficient ideological teaching ability. Universities should establish long-term school-enterprise cooperation mechanisms, arrange teachers to take temporary posts and practice in digital financial enterprises regularly, help teachers grasp industrial frontier dynamics and practical risk points, and continuously improve teachers' dual literacy of digital technology and ideological education. In addition, colleges can build internal teacher exchange and incentive mechanisms, encourage outstanding professional teachers and ideological and political teachers to carry out cross-teaching cooperation and joint curriculum development. Through interdisciplinary team collaboration, teachers can complement each other's advantages in digital technology, financial expertise, and ideological education, effectively breaking the single-teaching thinking of individual teachers. Meanwhile, universities can introduce high-end digital financial talents and industry mentors to participate in curriculum teaching and guidance, further optimizing the overall teaching team structure. Such diversified training and cooperation modes can fundamentally improve the comprehensive teaching ability of teachers, ensuring that the digital curriculum ideological and political reform can be steadily promoted and achieve practical teaching results.

5.5. Optimize evaluation mechanism and construct closed-loop educational system

It is necessary to break the single score evaluation mode and build a diversified three-dimensional evaluation system integrating process evaluation, skill evaluation and literacy evaluation. In terms of student evaluation, incorporate classroom performance, practical operation effect, case analysis cognition and digital ethical literacy into the assessment system to comprehensively examine students' comprehensive quality of skills and morality. In terms of teacher evaluation, take digital ideological teaching design, scenario teaching effect and student literacy improvement as important assessment indicators, and improve the incentive mechanism to fully mobilize teachers' reform initiative. Through the optimized evaluation mechanism, a closed-loop teaching system of "teaching - practice - evaluation - optimization" is formed to ensure the long-term effective development of curriculum ideological and political construction. The scientific evaluation mechanism can effectively solve the formalization problem of traditional ideological and political education, fully mobilize the enthusiasm of teachers and students for teaching and learning reform, and realize the continuous optimization and improvement of digital curriculum ideological and political teaching quality. Furthermore, universities should introduce diversified evaluation subjects, including teachers, industry mentors, peer students and self-evaluation, to avoid the one-sidedness of single teacher evaluation. The multi-subject evaluation mode can reflect students' comprehensive performance in digital professional learning and moral cultivation from multiple dimensions. Meanwhile, colleges should make full use of digital teaching platforms to record students' learning track, interactive performance and practical operation data in real time, realizing data-driven refined teaching evaluation. This modern evaluation method can accurately capture the subtle changes of students' digital literacy and professional values, provide objective and reliable evaluation results, and offer targeted improvement suggestions for students' subsequent learning and teachers' further teaching optimization.

6. Conclusion and outlook

The digital intelligent transformation of the financial industry has brought new opportunities and challenges to the

ideological and political teaching reform of financial management courses. The traditional teaching mode, which is backward in concept, outdated in content, single in form and imperfect in evaluation, can no longer meet the training needs of new-era high-quality financial talents. In recent years, the state has issued a series of policy documents to emphasize the integration of digital education and moral education in higher vocational and undergraduate colleges, requiring professional courses to connect with industrial development and social responsibility cultivation. This paper systematically analyzes the practical dilemmas of the current curriculum's ideological and political construction under digital intelligence, reconstructs four categories of core digital ideological and political elements, including digital compliance, algorithm ethics, digital innovation empowerment and digital craftsmanship spirit, and puts forward feasible innovative paths from the aspects of educational concept, teaching content, teaching mode, teacher team and evaluation mechanism. The research realizes the organic integration of digital skill training and professional value shaping, and effectively solves the formalization and homogenization problems of traditional curriculum ideological and political education.

The ideological and political construction of financial management courses is a dynamic and long-term systematic project. With the continuous iteration of digital financial technology and industrial norms, new educational content and requirements will continue to emerge. In future teaching reform, universities should always keep pace with industrial development, dynamically update teaching content and modes, continuously optimize the integrated teaching system of digital technology and ideological education, and cultivate more high-quality financial talents with solid professional skills, rigorous digital literacy and good professional responsibility, so as to provide talent support for the standardized and high-quality development of China's digital financial industry. Furthermore, colleges and universities should strengthen long-term tracking and continuous optimization of curriculum reform effects, establish regular teaching reflection and research mechanisms, and timely adjust teaching strategies according to students' learning feedback and industrial development changes. It is also necessary to strengthen cross-disciplinary teaching integration, combine financial professional knowledge with digital technology, legal norms and social responsibility education, further enrich the connotation of curriculum ideological and political education, and make the talent training system more scientific, systematic and targeted, so as to adapt to the ever-changing development needs of the modern digital financial industry.

Disclosure statement

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