

# *The Practice and Exploration of Situational Teaching Method in Live Teaching of "Financial Product Marketing"*

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**Keywords:** “Four determinations” principle of constructivism, Situational teaching method, Live teaching; Student-centered teaching, The intelligentization of teaching means.

**Abstract:** During the epidemic period, we responded positively to the call of the state to "suspend classes but continue learning". Based on the concept of constructivist teaching, this paper formulates teaching goals, organizes teaching content, designs classroom teaching activities and information-based teaching methods in teaching, in particular, explores the application and practical ideas of situational teaching method in teaching, and summarizes the design ideas and methods of pre-class, in-class and after-class scenario teaching. It has achieved very good teaching results: training the students' professional marketing skills such as speaking, writing, doing, practicing and applying, overcoming the limitation of teaching time and space, and expanding the depth and breadth of teaching, improving the innovative and challenging teaching by using the "four determinations" principle of constructivism in live teaching of "financial product marketing ". To sum up, a good student-centered classroom has at least five elements: interesting, effective, efficient, generative and active participation.

## **1. Introduction**

During the epidemic period, we responded positively to the call of the state to "suspend classes but continue learning". In order to utilize the advantages of online teaching platform and ensure the smooth development of online teaching with good teaching effect, I made full use of information technology and other teaching means to carefully design the course. By creating teaching scenarios before, during and after class, students were motivated to actively participate in self-study before class, interaction during class and expansion after class with enthusiasm for learning. The teaching has received positive feedback and has been unanimously praised by students and teachers.

## **2. The Significance of Situational Design in Constructivism Teaching**

In the era of mobile Internet, the use of information-based teaching means enables teachers to construct a good learning environment. Under the organization and guidance of teachers, they can give full play to students' initiative, enthusiasm and creativity, and achieve good teaching effect. Therefore, teachers are required to set the learning situation to enable students to give full play to

their own initiative and enthusiasm in the learning environment created by teachers, such as scenarios, collaboration and conversation, to construct the meaning of the current knowledge and solve practical problems with what they have learned.

Constructivist learning in the network environment opposes education indoctrination and takes Humanism as the value orientation. It follows the basic points of constructivism with eight characteristics of learning, namely, emotion scene, complexity, positivity, consciousness, construction, cooperation, communication, thinking, and construction learning. It achieves six high-level teaching goals in terms of knowledge, understanding, application, analysis, integration and evaluation. The goal of learning is to form a profound theoretical solution to knowledge. In the teaching process, students have achieved a high level of thinking and inquiry, full cooperation and communication in both internal and external learning process, and they have completed a variety of learning tasks with scenarios (Yu Shengquan, 2019). The design of teaching situation is the basis and premise of constructive learning. The so-called 'contextual task' should be a real task in a certain situation related to the student's daily life and it should be possible to be solved. The design of teaching situation landscape needs to start from the analysis of students' learning situation, and it should be centered around the measurable and attainable course teaching objectives. The design should also make full use of modern information technology to build a teaching environment and teaching task that can be learned anytime anywhere for students. From the perspective of task-driven learning, students can be driven to solve problems through autonomous learning and team inquiry, and to ultimately construct their knowledge, ability and thinking. [1-3]

### **3. Formulating Teaching Goals, Organizing Teaching Content and Designing Classroom Teaching Activities and Teaching Situation**

According to the view of constructivism, the first thing to consider in curriculum development is how to make learning happen, so the process of curriculum development can be understood as the process of solving a typical problem of Disease Structure. The Disease problem is a problem to be solved without a standard answer. The goal should be identified and the problem should be solved step by step through the definition of the goal, of the path and of the content. The solution to the Disease Structure problem includes the "four determinations". First, to define the problem, you have to identify what kind of changes will happen to the students. Second, to define the starting point, you have to know the students' current knowledge and experience base. You have to be able to make appropriate dimensionality or de-dimensionalization based on their knowledge and experience. In other words, you have to know about your students before you can make them understand you. Third, to define the end point, you have to define what the students are actually going to change. In other words, your curriculum must be closely centered around what can happen to the students, rather than based on your own personal character, knowledge and experience. The reason why it is not easy for the more knowledgeable and experienced people to make a good class is that their knowledge and experience can make them so self-centered that they forget about the real changes that students are going to make. Fourth, to define boundaries. The clearest boundary of the curriculum is the boundary of time. Teaching must be carried out along a timeline, such as half a day, two days or three days. Regardless of its length, this timeline is the objective boundary of the course, in which the teacher can decide what teaching activity and content to use in order to enable the students to actually learn things and make changes. [4]

Based on the principles of "four determinations" of constructivism teaching, in my live teaching of "Marketing of Financial Products" course, I carried out the student-centered on-line and off-line hybrid teaching on the basis of the student situation analysis, relying on the cloud teaching platform of vocational education ICVE, the International Finance Teaching Resource Bank and the artificial

intelligence-based information technology. Considering the lack of practical marketing experience of my students, I set realizable and measurable teaching objectives with the focus of “marketing of financial products”, with a view to promoting students' marketing skills and helping them understand the practical skills of financial product marketing in classroom simulation and actual application in the real business world. Around the teaching objectives of each class hour, the teaching content was organized through referential, thematic research and experience extraction. In order to attract students to participate and inspire them to think in the process of learning and practising, I designed classroom teaching activities and teaching scenarios before, during and after class to stimulate students' interest in learning, and their enthusiasm in class participation and knowledge application after class. Under my guidance, students enjoyed the learning, achieve the learning goals while practising, and have a sense of achievement after learning, thus completing the construction and application of knowledge.

#### 4. Creating Teaching Situations

I took the actual financial marketing process as the main line to organize and implement teaching, leading students to experience the six major learning links, namely learning cases, discussing skills, saying words, writing plans, doing actual simulation, and evaluating results. This process helps to cultivate students' professional skills such as saying, writing, doing, practicing and applying skills, thus realizing seamless connection between pre-occupation and post-occupation skill building. As a result, students are ready to serve financial customers when they leave school.

In order to improve the effect of online teaching, I prepared lessons carefully before class, repolished the teaching ppt and scripts, and reorganized the teaching cases. Before the class, I uploaded the teaching ppt, the teaching plan and cases to the vocational education cloud platform ICVE, and I designed the teaching activities for pre-class, during-class and post-class sections. The whole teaching process is summarized as follows: careful organization before class, active interaction with students during class, enhancement of application after class, and improvement of online teaching effect.

Before the class, in order to stimulate students' learning motivation, we made exquisite micro class videos to enrich teaching resources. We designed learning tasks closely related to the epidemic situation to drive students to find information for self-study before class. We created problems or scenes related to the learning knowledge points to attract students to discuss independently and to explore solutions. The Why-What-How model, the Problem-Reason-Method model and the Scene-Question-Answer model are used to carry out teaching. In the course design of each class hour, lead-in questions about the scene are asked in the introduction section: Why is something important or urgent? What is the problem?

In order to attract students to listen to the class carefully and actively participate in the class, I continuously arouse students' attention and sense of participation through the refined explanation of knowledge points, case analysis, picture display, video playback, student discussion, brainstorming, real-time practice, public questions and classroom tests, and give timely feedback and guidance to students' discussion views, so as to enhance students' sense of acquisition and knowledge comprehension.

Teaching is merely a means of learning. The key to effective teaching is what students can learn and how many practical problems can be solved by applying what they have learned. Only the knowledge used to solve problems can be defined as ability. In live teaching, the teacher cannot interact with the students face to face, so we should try to attract the students to listen, to memorize and to apply what they have learned. This requires us teachers to introduce a new knowledge point every 10 minutes. In addition, the course should be arranged in an orderly manner, with intensive

knowledge points explanation, followed by examples and practice, so as to enhance the interaction between students and make golden sales pitch more attractive. Finally, there should be a model summary for precise teaching.

A closed learning loop of 3E1F (Explain, Example, Exercise and Feedback) was utilized to finish a knowledge point in 10 minutes in class, which worked in the following way. Right after an elaborate knowledge explanation for 3-4 minutes, followed by examples illustration for 1-2 minutes, the students would do exercise for 1-2 minutes, and then the teacher would immediately give feedback. In this loop of learning, students can understand and apply the knowledge. Then another 10-minutes cycle would begin. By the comprehensive application of a variety of teaching methods and information technology, the teaching objective focus can be achieved and the teaching difficulties can be resolved. Furthermore, students' sense of fulfillment from learning can be enhanced consequently.

After class, through task-driven learning activities, students can expand their application and realize the internalization and transfer of knowledge. Situations related to the knowledge points of classroom learning are created to guide students to draw further inferences and apply what they have learned. The situations can also be used to motivate students to integrate and use the skills they have learned into other application scenarios. Through such problems or scenes, students can be attracted to discuss and find solutions independently. According to the students' after-class feedback, the learning process above has successfully stimulated the students' awareness of active marketing, as well as a sense of accomplishment of serving customers accurately through professional marketing skills. Therefore, the teaching goal has been achieved.

In short, the creation of learning situation helps stimulate students to take the initiative to participate in the learning under the specific learning situation. Solving difficulties through learning could enhance students' sense of achievement and happiness in learning. In particular, the creation of learning situation is helpful to cultivate students' ability of active inquiry, innovative thinking and internalizing knowledge to solve practical problems. [5]

## 5. The Intelligentization of Teaching Means

In 2019, Wu Yan, the General Director of the Higher Education Department of the Ministry of Education, put forward the three criteria of "Gold Course", namely, high-level, innovative and challenging. [6]

In order to realize the above gold course standards, we need to use modern information technology tools to reconstruct the curriculum goals from the achievement of knowledge to the development of ability and thinking. We also need to reconstruct the teaching process from the previous cramming teaching characterized with after-class homework to the new personalized self-study supported by micro class video resources. Before the class, the teacher should analyze the students' learning needs. Then during the class, the students should bring their works and questions to share and discuss. Through class discussion, mutual evaluation and teacher's comments, the students are able to enhance their professional skills and thinking. Furthermore, we need to reconstruct the teaching content from knowledge points from textbooks to task-based knowledge point. Through micro-lesson learning and task-driven projects, the knowledge point learning should be turned into the completion of each learning task. [7]

In order to solve the students' dilemma of "no way to start financial marketing training", VR technology and the latest artificial intelligence in finance, such as big data, blockchain technology and various information technology are used to organize teaching to focus on the training of students' marketing skills. These information technologies are utilized to help students carry out marketing skills training effectively, so that students can operate and implement every marketing

skill easily while practicing and learning simultaneously. The intelligentization of teaching overcomes the limitation of teaching time and space, expands the depth and breadth of teaching and improves the innovation and challenge of teaching.

During the epidemic, we strengthened the touch-up, trigger and touch-into of online customers to achieve online and offline marketing. We stimulated students to initiate verbal marketing with simulation exercises and project practice. While enhancing the enthusiasm to participate in financial marketing and gaining a sense of fulfillment, the students found the study of marketing skills simple, interesting and easy to operate.

## 6. Conclusion

To sum up, a good student-centered teaching has at least five elements: First, interesting. Students like to participate in and immerse themselves in lively activities to gain knowledge and skills. Second, effective. Through carefully designed teaching activities, the teaching process is carried out step by step, effectively enhancing students' innovative thinking ability. Third, efficient. Through careful design of innovative thinking training, students are attracted to participate in the classroom discussion and positive thinking, efficiently achieving the ability goals. Fourth, generative. By activating students' old knowledge and demonstrating new knowledge through the innovation case analysis, students' understanding of the importance and necessity of innovation can be constructed, and their innovative thinking ability can be improved. Through the case analysis and task-driven activities, students can find new ways to solve the problems they face in life. Fifth, active participation. Through the mobile phone screen projection, questionnaire survey, vocational education cloud platform online discussion, students are attracted to actively participate so as to stimulate teacher-student interaction, student-student interaction and student-centered classroom discussion. In such classroom learning atmosphere, propositions are created and consensus is reached.

Reflecting on the two years of live teaching, I noticed the following deficiencies which need to be improved. Firstly, students lack marketing experience and they have limited time to rehearse in class. Also, although all the information technology tools introduced in the classroom have mobile apps, the VR smart bank needs a handle to operate, which is not conducive to “learning anytime, anywhere”. Finally, the classroom situation drill can not completely replace the actual marketing practice in the real world.

The next steps are to introduce the financial product marketing training platform and build a virtual and real-time marketing scene to solve problems of real-time training and timely feedback. Moreover, we shall cooperate with enterprises to develop a virtual simulation APP for mobile phones. Furthermore, we are going to deepen the cooperation between the school and the bank, so as to expand the practical training channels and enhance the students' sense of achievement.

There is a long way to go to cultivate a gold-medal financial advisor.

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