Scholar Publishing Group
International Journal of Business Management and Economics and Trade
https://doi.org/10.38007/IJBMET.2026.070306
ISSN 2790-0959 Vol. 7, Issue 3:56-70

AI-Assisted Teaching in International Finance: A Design-Oriented Study of Multi-Assessment and Curriculum-Based Ideological and Political Education

Wen Chen*, Xue Yang

Business School, Huanggang Normal University, Huanggang, Hubei, China

**corresponding author*

Keywords: AI-Assisted Teaching; International Finance Courses; Multi-Assessment Method; Assessment Reform; Curriculum-based Ideological and Political Education.

Abstract: Regional normal universities play unique roles in local socioeconomic development. Unlike highly-mobile elite graduates, a large share of their alumni settle in hometown regions, take positions within local organizations, and strength the social-economic vitality of small and medium sized cities and towns. Such local-rooted talent matters greatly for the finance sector. Local banks, local foreign-trade enterprises, small cross-border payment providers and risk management teams demand professionals familiar with regional industries, indigenous credit cultures and "on-the-ground business" realities. But our International Finance Classes, a core course for finance majors, still frequently relies on traditional assessment arrangements. These reward rote memorization and formula application rather than analytical judgement of students, practical competencies and value-driven commitment. Drawing on our real practice at Huanggang Normal University, this paper presents a design-oriented reform of AI-enabled multi-dimensional assessment for International Finance. The reform integrates simulated foreign-exchange trading logs, exchange-rate forecasting reports, case debates, student reflective journals, a revised final exam and regular course participation. With general-purpose large-language models, teachers obtain prompt-driven, no-code and low-cost formative feedback. The system also generates observable evidence for five dimensions of curriculum-based ideological and political education，national sentiment, professional integrity, risk accountability, institutional confidence and global awareness.

1. Introduction

Regional normal universities are widely discussed for teacher training, educational equity and social mobility. What receives less attention, however, is their tangible contribution to local economic growth. Many medium- and small-sized cities struggle to attract and retain high-calibre financial specialists. Graduates from top-tier research universities tend to gravitate toward metropolises, global financial hubs or large corporate employers.

By contrast, local financial institutions heavily count on graduates from regional universities. These students maintain family and community ties and possess practical insights into local economic conditions. This is not a second-best solution; it forms a structural feature of regional development. If local financial bodies aim to effectively serve domestic enterprises, they need practitioners capable of interpreting national and global financial shifts through the lens of local realities.

I think our International Finance Courses provides a practical platform for region-focused teaching. Its syllabus includes exchange rates, balance-of-payments dynamics, international monetary regimes, foreign-exchange markets, currency risks, and cross-border capital flows. Much of its content is abstract in theory, yet closely tied to real-world practice. Local exporters have to handle currency-depreciation risks. County-level banks must assess the foreign-exchange exposure of small manufacturers. Cross-border e-commerce operators encounter settlement risks as well as exchange-rate volatility. These are not merely technical problems. They require practical judgment, a sense of responsibility, and an understanding of how financial decisions affect enterprises and local communities.

Traditional assessment in International Finance, however, often fails to capture this kind of learning. A common model is 30% coursework plus 70% final examination. The coursework may consist of routine exercises, while the final examination emphasizes definitions, formula recall, and standard calculations. Students can pass by memorizing the interest rate parity condition, the purchasing power parity theory, or the Mundell-Fleming model. In the International Finance classroom, whenever real market events are presented, such as the Federal Reserve's interest rate hikes, the drastic fluctuations in the RMB exchange rate, or geopolitical shocks, students are unable to connect the theory with reality. This is not only a problem of students' abilities, but also a problem with the design of teaching assessment. Our teaching assessment conveys the most important information for teaching evaluation. If the assessment rewards rote memorization, students will do so; if the assessment does not value practical analysis, ethical reflection, or local application, these abilities will not be developed.

AI is entering university teaching step by step in China. General-purpose large language models such as DeepSeek(DS) and Doubao can handle both complex Chinese and English texts. They can judge according to rubrics set by the teachers, offer feedback from multiple angles, and identify expressions that carry a particular value orientation. The threshold for using them is not high: an ordinary dialogue interface is enough. No programming is needed. No expensive software has to be purchased. No dedicated technical infrastructure has to be built. For local normal universities, where funding is relatively tight and teaching loads are heavy, this feature is especially practical. AI is not a cure-all. But it can take over a large amount of repetitive work in initial grading, make formative feedback more timely, and leave more systematic evidence for learning dimensions that used to be hard to assess.

This article follows a design-oriented line of argument. It does not aim at definitive experimental proof. What it asks is this: in International Finance courses at local normal universities, how can an AI-assisted multi-assessment system be built? How can such a system help students move toward deep learning and connect with local realities? Can it put curriculum-based ideological and political education on a firmer evidence base?

2. The Local Normal University Context and the Case for Local Financial Talent

2.1 The Local Anchoring Function of Regional Universities

Local-run normal universities differ from China’s old-style 985 and 211 universities. They have their own faculty conditions, student bodies, and educational goals. Most of their students come

from surrounding local areas, with few hailing from big cities. A good number are the first-generation college students in their families. These students maintain close ties to their home regions, and hold grounded insights into the local job market. Upon graduation, they take up jobs locally as teachers, civil-service staff, bank clerks, accountants, entrepreneurs and managers. Their contributions rarely show up in national university rankings, yet they form an indispensable force for regional stability and growth. It is these people who shape the very landscape of local-level finance.

Finance teaching at provincial universities, especially when it comes to international finance, carries real weight. A local bank can hardly run on imported talent alone. It needs staff who know local firms, local collateral practices, local government ties, local culture, and local risks. A small-city exporter may not have a strong international finance team, but it does need people who can talk to banks, read exchange rate moves, and make practical hedging decisions. County-level cross-border e-commerce clusters may also depend on graduates trained local people who understand payment systems, compliance rules, and currency risk. These jobs rarely show up in elite finance narratives. Of course, they are part of what keeps the local economy steady.

2.2 Why Local Financial Development Depends on Local Talent

In China, local financial development is important. Financial elite graduates tend to work in large cities where salaries, career opportunities, and social amenities are concentrated. Small institutions may try to recruit them, but recruitment is expensive and retention is uncertain. A more sustainable strategy is to cultivate local students who already have reasons to stay. This is far more not mean lowering the academic standards, but means aligning academic standards with local needs.

Students suppose to master the same core theories that students at other institutions learn. Beyond that, they must also learn to put these theories into practice within local settings.They need to grasp how exchange rate shifts impact local exporters. They should understand how interest-rate adjustments shape local credit environments. In addition, they ought to know how international financial shocks spill over into regional economies. They have to build competence to communicate with local business operators, bank managers and government administrators. Equally important, they need to foster solid professional ethics and social responsibility. Trust underpins a local financial system. When regional finance practitioners receive inadequate training or lack ethical awareness, negative impacts will spread across the whole regional economy.

2.3 The Civic Dimension of Local Financial Education

In international finance education, civic education is given significant emphasis. Finance is not a neutral technical field; it impacts investment, employment, housing, and public services. Financial decisions can either support productive enterprises or encourage speculative behavior; they can protect people or expose them to risks, and may even lead young students to engage in reckless speculation without sufficient assets. In smaller communities, these effects are particularly direct—for instance, a bank officer approving a loan for a local manufacturer can preserve dozens of jobs; a foreign exchange advisor helping exporters hedge risks properly might safeguard slim profit margins; a risk manager resisting pressure to conceal exposure could prevent a crisis. We always hope our students will become financial professionals who care for local finance and protect the nation's financial ecosystem.

Therefore, integrating ideological and political education into finance curricula is essential, enabling students to better understand the social responsibilities and ethical dimensions of their

future careers. National pride, institutional confidence, integrity, risk accountability, and global vision are not empty slogans but practical principles guiding everyday decision-making. A finance professional educated with a localized perspective and grounded in these values can serve local development in ways that purely technical training cannot achieve.

3. Theoretical Foundations

3.1 Constructive Alignment and Deep Learning

All theories are based on the concept of constructionist alignment. As early as 1996，Biggs [1] pointed out, expected learning outcomes, teaching and learning activities, and assessment tasks must be mutually consistent. If the goal is deep understanding and practical application, then assessments must require students to demonstrate these abilities. If assessments only require memorization and recitation, students will adopt a shallow learning approach. If evaluations require students to memorize mechanically, they will inevitably continue to memorize mechanically. If assessments change, they will also change accordingly. Biggs and Tang [2] further developed this concept into a comprehensive framework for quality teaching in universities.

Marton and S äljö[3] distinguished between deep learning and surface learning as two approaches to learning. Deep learning emphasizes seeking meaning, connecting ideas, and linking new knowledge to existing understandings; whereas surface learning focuses on repeating content to meet assessment requirements. This distinction does not refer to a fixed trait of students, but rather reflects how students respond to the learning environment. Among them, assessment is one of the most influential signals in the environment. When assessment requires analysis, reflection, and application, students are more likely to engage deeply in learning.

3.2 Assessment for Learning and Feedback

Assessment for learning shifts attention from summative judgment to formative support. Black and Wiliam [4]showed that classroom assessment can significantly improve learning when it is used to adapt teaching and provide feedback. Hattie and Timperley[5] synthesized research on feedback and emphasized that effective feedback addresses three questions: Where am I going? How am I going? Where to next? Feedback is most useful when it is timely, specific, and actionable.

Nicol and Macfarlane-Dick[6] proposed seven principles of good feedback practice, including clarifying standards, encouraging self-assessment, delivering high-quality information, and supporting dialogue. Panadero et al. [7] found that self-assessment supports self-regulated learning and self-efficacy. These insights are directly relevant to AI-assisted assessment. AI can provide rapid initial feedback, but it must be designed to support self-regulation rather than replace student judgment. The goal is not to produce more feedback mechanically. The goal is to produce better feedback that students can use.

3.2 AI in Higher Education

In recent years, artificial intelligence has been widely used in Chinese universities for learning situation analysis, progress monitoring, automatic scoring of objective questions, adaptive learning, and feedback. Zawakki Richter et al. [8] reviewed the application of artificial intelligence in higher education and found that most research has focused on feature analysis, prediction, and evaluation, while the development of teaching and ethical dimensions is still insufficient. Roll and Wylie [9], Popenci and Kerr[10] all believe that the use of artificial intelligence in teaching carries risks and requires further integration. Ouyang et al.[11] reviewed empirical research on artificial intelligence

in online higher education and found evidence of personalized feedback and evaluation support. Zhang and Aslan[12] believe that artificial intelligence is increasingly being applied in education. Deeva et al.[13] conducted a review of automatic feedback systems and proposed a classification framework. Cavalcanti et al.[14] provided a review of automatic feedback in online learning environments. Coincidentally, both reviews indicate that artificial intelligence can support formative feedback, but teacher supervision is crucial. AI may misunderstand context, overly rely on keywords, or develop biases. Therefore, AI should be used as a teaching aid rather than an autonomous evaluator. Holmes et al.[15] and Selwyn[16] discussed the ethical and professional challenges that artificial intelligence faces in the field of education. These warnings are particularly important in evaluations involving values and ideologies.

3.3 Curriculum-Based Ideological and Political Education

Gao and Zong[17] outlined its strategic framework, and the Ministry of Education (2020) issued implementation guidelines requiring all courses to incorporate curriculum-based ideological and political education[18]. This teaching model stresses the unity of knowledge transmission and value guidance. That said, it should not mean piling political slogans onto professional content in a rigid way. I believe that it concerns helping students understand the social, ethical, and national dimensions of their own discipline.

But“evaluation and assessment” has always been a challenge. Values cannot be measured through traditional exams. Zhao [19] believed that the significance of assessment is to supervise teaching and help students to improve, not just to rank students. If the course of ideological and political education relies solely on the subjective impression of the teacher to score, it is not convincing at all; but if there is no assessment at all, people will feel that this subject is optional and not worth paying attention to.

The reform presented in this paper tries to resolve this dilemma by identifying students’ observable behaviors and using AI to extract relevant evidence from their written work.

Teachers keep the final say in judging students. This is not meant to mechanize value-based assessment. Instead, it aims to make the evaluation more transparent, traceable and practically helpful for teaching.

3.4 Synthesis: Design Principles

From these theoretical foundations, five design principles as follow:

Alignment matters first. Assessment tasks need to bring together knowledge goals, ability goals, and value goals. Then comes formative orientation. Feedback has to be timely, specific, and actionable, and it should also prompt teachers to adjust when needed. Students, for their part, should be given the chance to revise and resubmit. AI can offer evidence and suggestions, but the final judgment rests with the teacher. Finally, tasks should connect international finance theories to local economic realities, so that learning stays relevant to the place where students live and work.

These principles guide the design of the multi-assessment system presented in Section 5.

4. Why Traditional Assessment Fails in International Finance

4.1 The Seven Pain Points

In my own International Finance course, I have seen traditional assessment run into a set of problems that tend to feed into one another. There are about seven of them.

The first one is that assessment is often monolithic. A single final examination may carry most of the grade, while everything else stays on the margins. That makes it hard to capture the full range of learning outcomes. A student can define terms and work through standard problems, yet still struggle to analyze a real event, design a risk management strategy, or explain their reasoning clearly. Process assessment is another weak spot I keep running into. Learning in International Finance is cumulative and developmental. Students need repeated chances to practise analysis and get feedback. When assessment is crammed into the end of the semester, that feedback arrives too late to be useful. The learning process then turns into a string of disconnected tasks instead of a coherent trajectory. Teacher workload is also a real constraint. Giving detailed feedback on weekly trading logs, forecasting reports, and reflective notes for a class of 35 students can eat up many hours. Under that pressure, I have sometimes fallen back on generic comments. Students then get little guidance on how to improve. Assessment becomes more of a bureaucratic exercise than a learning opportunity.

Ideological-political assessment remains vague as well. International Finance is full of cases involving national financial security, institutional reform, professional ethics, and global governance. Yet in practice these dimensions are often judged only by classroom impressions, or not judged at all. Students may learn to talk about values without ever internalizing them. Practical training is difficult to monitor. Simulated trading, exchange rate forecasting, and risk management exercises generate processes as well as outcomes. A student may make a profit by luck, or take excessive risks that happen to pay off. A final written report cannot capture how decisions were actually made. Assessment that looks only at results may end up rewarding the wrong behaviour. Content also goes out of date quickly. International financial markets change daily, while textbooks are updated slowly. A final examination built on fixed knowledge points may test what happened years ago rather than what is happening now. Students can end up learning history and memorizing facts while remaining unprepared for current market conditions.

Finally, assessment is often disconnected from professional roles. Graduates may work in bank international departments, foreign exchange trading, cross-border payments, or risk management. These roles call for exchange rate analysis, data interpretation, risk solution design, and communication. A traditional written examination does not assess these competencies directly. Employers may find that graduates have high theoretical scores but weak practical abilities.

4.2 The Local Dimension of the Problem

There are significant regional limitations in local normal universities, and students lack opportunities to access international financial platforms, cross-border bank internships, and cutting-edge financial technology. Learning heavily relies on classroom tasks and feedback. Adhering to the traditional assessment model will exacerbate the disconnect between classroom teaching and local job demands: local financial institutions find it difficult to recruit graduates who are ready for immediate employment, and students choose to leave due to a lack of local career development prospects. Therefore, assessment reform is not only a teaching issue, but also related to regional development. A sound assessment system can cultivate students' practical ability, ethical literacy, and local service awareness, recognize the value and requirements of local financial positions, and deepen the connection between universities and local financial institutions.

5. Design of the AI-Assisted Multi-Assessment System

5.1 Assessment Architecture

The proposed system allocates course grades across six assignments. The aim is to create multiple opportunities for students to demonstrate knowledge, skills, and values. These assignments are complementary. Some emphasize theoretical application. Others emphasize data analysis. Some highlight communication and teamwork. Others focus on reflection and ethical reasoning. As shown in Table 1, ideological and political performance is embedded in every assignment rather than treated as a separate add-on.

Table 1. Assessment tasks and weighting

Assessment task	Points	Components	Evaluation mode
Simulated foreign exchange trading log	15	Theory application 40% + decision logic 30% + reflection depth 30%	AI-assisted grading + teacher spot-check
Exchange rate forecasting report	12	Theory application 30% + data use 25% + argumentation 25% + ideological-political performance 20%	AI-assisted grading + teacher verification
International Finance case debate	10	Theory application 25% + logical rigor 25% + teamwork 20% + ideological-political performance 30%	Teacher on-site scoring + AI preparation
Course reflective notes	8	Reflection depth 50% + ideological-political relevance 30% + expression 20%	AI sentiment analysis + teacher attention
Final examination	50	Basic knowledge 25% + calculation and analysis 25% + scenario essay 50%	Traditional closed-book + AI-assisted item generation
Course participation	5	Attendance, interaction, discussion forum, peer review	Platform records + teacher evaluation
Total	100		

The grading is set up so that we balance final accountability with ongoing learning. The final exam still matters, but it's not the only thing that counts anymore. The other assignments let students show skills and values that a written exam just can't capture.

5.2 Task Design

The trading log is probably the most important part of the whole system. Throughout the semester, students trade on the simulator and hand in a log every three weeks. But we don't want a profit-and-loss statement. What we want to know is why they made each trade: what signals they were watching, which exchange rate theory they fell back on, how they decided on stop-loss levels and position size, and—win or lose—what they took away from it. Done this way, the log forces them to link theory, data, and actual decisions rather than treating them as three separate things.

For the forecasting report, each student picks a currency pair or a market event and builds an argument around it, backed by data and theory. There is also an ideological-political component: students have to think through how exchange rate movements play out for local businesses, ordinary households, and the country's financial stability, so that technical analysis doesn't float free of social responsibility.

The case debate puts students on opposite sides of real international finance issues. We do allow AI to help them brainstorm arguments and counterarguments, but the debate itself is graded by the teacher. The task is meant to build communication, teamwork, and the ability to think on their feet, and it gives students a structured setting in which value questions actually get discussed.

In the reflective notes, students look back on their own learning—mistakes included. One might write about a trade that went badly, another about a concept that took weeks to sink in, or a news event that forced them to rethink things. AI is used here in a supportive way: it scans the tone of the notes and flags anyone who seems to be struggling, so the teacher can reach out early. We added this task because learning finance is not purely cognitive; it has an emotional and an ethical side too.

As for the final exam, we kept it, but we changed what it looks like. The questions are scenario essays built around real market events, and AI helps the teacher gather recent cases and draft questions. Students still need the basics and the calculations, but they also have to use theory on problems that are actually happening now, which narrows the gap between the classroom and the market.

5.3 AI-Assisted Feedback and Prompt Design

Our project team's reform relies on commonly available general-purpose large language models in China, such as DeepSeek. Teachers do not need any programming skills. They guide the AI through standardized prompts, and the AI then carries out the analysis. In the International Finance course, for example, a prompt for trading logs can ask the AI to check "whether the student has used the quotation method correctly, whether at least one exchange rate theory has been applied, whether the reflection section analyzes the causes of success or failure, and whether specific improvement measures are given." The same prompt also requires the AI to use an encouraging tone and to offer two practical suggestions. Once the student's report is pasted into the dialogue box, the AI can then check and assess it on its own.

Reflection notes after the international finance course, similar to the DS dialogue box, may require artificial intelligence to identify the overall emotional tone, mark negative keywords such as confusion, anxiety, or frustration, and see if students need the teacher's attention. Ideological and political prompts may require artificial intelligence to detect student texts, using prompts such as "whether they express national emotions, integrity, risk responsibility, institutional confidence, or global perspective".It must provide evidence from the text and one improvement suggestion (see Table 2).

Table 2. Prompt templates and functions

Prompt type	Function	Key instructions
Trading log analysis	Evaluate theory application, decision logic, reflection depth	Check quotation method; identify exchange rate theory; assess reflection; provide two suggestions
Reflective note sentiment	Identify emotional tone and need for support	Classify positive/neutral/negative; extract negative keywords; flag for teacher attention
Ideological-political detection	Detect value dimensions in student text	Identify five dimensions; provide evidence; give improvement suggestion
Final examination scenario generation	Generate current market scenario questions	Use real events; require two theories; provide reference points and rubric suggestions

These prompts are not fixed forever, and have to be adjusted from time to time. So teachers must compare AI judgments with their own judgments and adjust the prompts when necessary. The goal is not perfect automation. The goal is useful assistance.

5.4 Ideological-Political Quantification

The reform identifies five dimensions of curriculum-based ideological and political education. Each dimension is linked to observable behaviors and AI-detectable expressions. The teacher remains the final judge, see in Table 3.

Table 3. Dimensions of ideological-political quantification

Dimension	Observable behavior / AI keywords	AI detection method	Scoring example
National sentiment	People's Bank of China, "RMB exchange rate stability," "preventing financial risks," "national economic security"	Keyword + contextual analysis	0.6 point per valid expression, maximum 1.5
Integrity	Data sources clearly cited; no deliberate misreporting of profits/losses	Anomaly detection + source verification	Deliberate fraud = veto
Risk responsibility	"Stop-loss," "position management," "leverage control," "investor protection"	Keyword + teacher review	0.5 point per valid expression, maximum 1
Institutional confidence	RMB exchange rate formation mechanism, capital account opening	AI semantic analysis + teacher final review	Correct stance and reasonable argument = 0.5
Global vision	"SDR," "international monetary system reform," "Belt and Road," "green finance"	Keyword detection	0.5 point per valid expression, maximum 1

This approach does not reduce values to keywords. It uses keywords as entry points for contextual analysis. A student who writes "national financial security" without understanding the concept should not receive full credit. A student who analyzes a real policy decision and explains its implications for local enterprises should. The teacher's final review is essential.

5.5 Human-AI Collaborative Workflow

The workflow is designed to combine AI efficiency with judgment from teachers.

From figure 1, we understand AI performs initial analysis and generates feedback. Students can submit. Teachers spot-check a portion of the work and provide intensive guidance where needed. Peer review adds another layer of learning. At the end of the semester, AI aggregates scores and generates a learning radar chart. The teacher reviews the chart and makes final decisions.

This workflow alleviates the workload issue for teachers. Instead of meticulously correcting every assignment, teachers can focus on verifying results, handling anomalies, and providing teaching guidance. Students receive feedback more quickly and have more opportunities for improvement. At this point, assessment transforms into a learning support system, rather than a one-way evaluation.

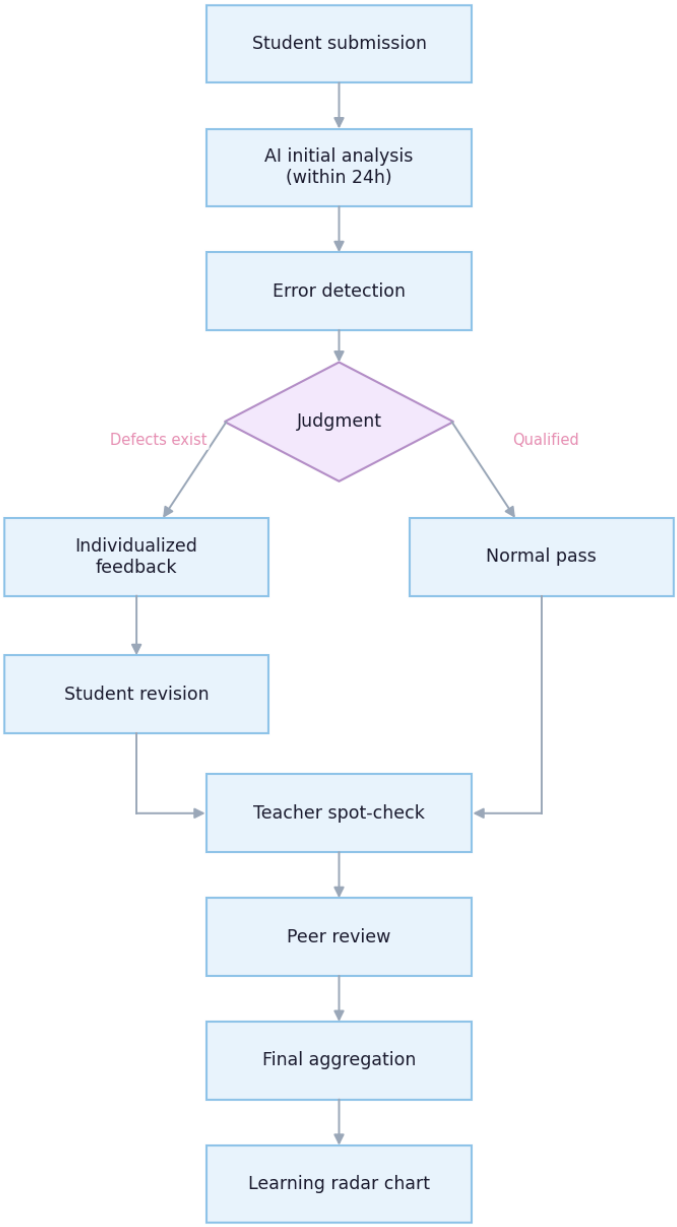

Figure 1. Human-AI collaborative workflow for multi-assessment

5.6 Quality Assurance

Quality control matters a lot here, so we built several layers of protection into the system rather than relying on any single one. Every prompt is standardized and logged, so we know exactly what the AI was asked and when. On top of that, the teacher spot-checks the AI's outputs instead of trusting them blindly. If a student feels a result is unfair, they can appeal and have a human look at it. And as a general rule, anything the AI produces carries no final weight—it is advice the teacher may take or leave. Privacy is handled through coded identities, so no real names sit in the data. Every so often we also run checks to make sure the system isn't drifting or developing bias. None of this makes the risks disappear completely. But taken together, these safeguards make the system far

easier to trust. At the end of the day, AI is a tool—it should support teaching, not stand in for professional judgment.

6. Exploratory Implementation and Interpretive Observations

we are trying to show how the design actually plays out in a real classroom and where it still needs work, rather than to prove any firm causal claims. The reform was piloted in a handful of International Finance classes at a local teachers' university. What we draw on includes implementation notes, the teacher's own reflections, students' reflective writing, and a number of informal conversations with students. Since the sample was small and the design was developmental, what follows should be read as formative observations, not confirmatory findings.

Several patterns emerged. Teacher acceptance, we found, was the make-or-break factor. Students on the whole welcomed AI-assisted feedback, especially when it came back quickly and spoke to their specific work. Some teachers had genuine concerns about reliability, academic integrity, and whether professional judgment would slowly be hollowed out. Those concerns deserve to be taken seriously rather than brushed aside. What this means in practice, implementation needs real professional development, transparent rules, and—above all—a seat for teachers at the table when the system is being shaped.

These observations are limited, but they point to a broader argument. AI-assisted assessment is not simply a technical upgrade. It changes the roles of teachers and students, the rhythm of feedback, and the visibility of values. It requires careful design and ongoing reflection.

7. Discussion

7.1 Serving Local Financial Development

The reform was built with local financial development in mind. Talk to people in local financial institutions and a consistent picture emerges: they want graduates who can analyze exchange rate risk, read international financial news intelligently, and sit down with local enterprises and actually communicate. But they want something else too—graduates who grasp the ethical and social dimensions of finance, not just the technical ones. That is exactly what the multi-assessment system trains students to do: apply theory to live events, work with data, design risk solutions, and think back on the decisions they made.

Thanks to the AI-assisted teaching we have adopted, teachers can now use cases from local exporters, local banks, small cross-border e-commerce firms, and regional payment systems. In the same way, with AI support, students can interview local finance practitioners or analyze local news. AI can help gather and summarize the relevant information, but the teacher still has to check it, making sure the content is accurate and appropriate. The point is not to narrow the course down to local issues only. It is to connect global finance with local life.

7.2 Reclaiming Ideological-Political Assessment

Critics have pointed out that curriculum-based ideological and political education can risk superficial implementation and ritualistic performance, where students merely memorize and recite standard statements without achieving real-depth comprehension. Against this background, the present reform reconstructs the evaluation logic for ideological-political education by anchoring assessment to concrete, observable student behaviours and objective supporting evidence. While artificial intelligence is capable of detecting relevant textual expressions, it remains the teacher’s responsibility to determine whether such utterances stem from genuine internalised understanding.

Centred on five dimensions-national sentiment, integrity, risk responsibility, institutional confidence, and global vision-this work establishes a structured analytical framework to guide classroom dialogue and student reflection.

Such a practice brings tangible merits: it renders value-oriented learning perceptible, delivers targeted feedback regarding students' value-driven reasoning processes, motivates instructors to integrate value-related dialogue into domain-specific professional instruction, and builds longitudinal records tracing individual students' developmental trajectories. Nevertheless, reasonable prudence must be maintained throughout implementation. Value cultivation cannot be simplified into quantifiable marks. Although AI tools can surface factual evidence for evaluative reference, they are incapable of gauging how deeply students internalise corresponding commitments, which underscores the irreplaceable, heightened significance of teachers' professional judgement within the whole assessment practice.

7.3 AI as Pedagogical Infrastructure, Not Replacement

We see AI in this reform as part of the pedagogical infrastructure. It takes over the routine work—running analyses, drafting feedback, pulling out useful evidence—and that makes large classes and heavy assessment loads far more manageable. But it cannot take over the things that matter most: the teacher's judgment, ethical responsibility, and personal care for students. That is why the design is deliberately human-centered—AI supports the teacher rather than replacing the teacher. And the distinction is not just rhetorical. Introduce AI mainly to cut costs, and you will likely erode trust and quality; introduce it to strengthen formative feedback and make learning more visible, and it can genuinely improve teaching. Everything depends on how the system is designed, how well people are trained, and how it is governed.

7.4 Teacher Development and Institutional Support

Teacher development is crucial as they need to learn how to design prompts, interpret artificial intelligence outputs, calibrate grading standards, and address ethical issues. These teachers may have the opportunity to share their experiences and improve their practices. If the evaluation reform increases workload without reducing other responsibilities, then this reform will not be sustainable. Young teachers may have strong AI operation skills, especially in science and engineering fields, but social science teachers, especially older ones, generally lack the ability to apply them effectively.

In addition, teaching system policies should also pay attention to academic integrity issues. Students should understand how to use artificial intelligence and what constitutes misuse. Teachers should have clear guidelines to verify students' homework, and the goal of using AI is not to regulate the use of artificial intelligence, but to promote responsible use.

7.5 Ethical Considerations

Using AI in assessment inevitably raises ethical questions—privacy, bias, transparency, consent, and the danger of compressing complex learning into an algorithmic score. Our reform tries to stay ahead of these: students are identified by codes rather than names, the teacher spot-checks AI outputs, anyone who questions a result can appeal for human review, and the system is audited periodically for drift. But ethics is not a box to tick once; it needs constant attention. Take transparency. In our International Finance course, before students submit their first simulated trading log, we walk them through exactly how the AI works—what it will do (draft first-pass feedback on their decision logic), what it will not do (decide grades), and how the teacher makes the

final call. The appeal mechanism matters more than it might seem. Last semester, one student challenged a low mark on his forecasting report; because he already understood the process, he asked for a human review rather than simply accepting the AI's comments, and the revised grade came with an explanation he could actually follow. Another case was more sobering: a student whose English is imperfect kept getting flagged by the text checker, apparently because her grammatical slips made the writing look machine-generated. Left unchallenged, that kind of false positive could have quietly punished the very students who need feedback most. That is the difference transparency makes: students who see AI as a black box lose trust in the whole system, while students who understand it as a support tool tend to accept it—and to use it well.

7.6 Transferability and Scaling

This reform is designed for cross-context transferability. Leveraging general-purpose AI tools with standard conversational interfaces, it needs no programming skills and suits resource-limited local normal universities. Transferability, however, does not imply uniform implementation. Given diverging student cohorts, regional economies and teaching cultures across institutions, the reform calls for localized adaptation rather than direct replication.

Scaling hinges on teacher capacity, institutional policies and local contextual relevance. Single-course pilots confirm feasibility, yet wider adoption requires coordination. Inter-institutional collaboration enables shared prompts, cases and assessment tools, and generates empirical evidence for iterative reform improvements.

8. Limitations and Future Research

This study has clear limits, and we want to be upfront about them. It is a design paper, not a confirmatory one—we offer no full experimental test, and the observations we report are meant to show how the design works in practice and where it still struggles, not to prove cause and effect. The sample is also narrow: a handful of classes at one local teachers' university, so the findings may well not travel elsewhere. Reliability is another open question—AI scoring depends heavily on prompt quality and teacher calibration, and it needs testing across different tasks and student groups. Finally, we simply do not know the long-term effects: whether the reform shapes graduates' careers or contributes to local financial development can only be answered with longitudinal work, and ethical questions around AI in assessment will keep evolving.

Future work could go in a few directions. Cross-institutional studies would tell us whether the design transfers to different kinds of universities; comparative work could focus on students who are less prepared or less confident, since they may respond to AI feedback very differently; qualitative studies could dig into how students actually experience that feedback and how it changes the way they learn; and design-based research, iterating over several cycles, would let us refine the system itself. Tracking graduates over time would tie all of this back to the original goal—whether the reform makes any difference to local institutions.

9. Conclusion

Based on classroom teaching experiments, this study proposes an AI-assisted multi-dimensional assessment reform for international finance courses. The framework integrates multiple formative and summative evaluation components, including simulated trading journals, exchange rate forecasting reports, case debates, reflective notes, revised final examinations, and daily learning performance. Supported by programming-free and low-cost generic AI tools, the system delivers real-time instructional feedback and enables quantitative measurement of curriculum ideological

and political effectiveness. Grounded in constructive alignment, assessment for learning, and human-machine collaboration theories, the reform emphasizes teacher supervision, iterative student revision, and localized teaching adaptation tailored to regional characteristics.

For international finance instruction in local normal universities, AI-enabled assessment offers a practical and pedagogically valuable solution to prevailing teaching dilemmas. It reduces teachers' repetitive grading workload, improves the timeliness of learning feedback, and makes value-oriented education more observable and evaluable. Meanwhile, it connects global financial market theories with local economic development practices. A core innovation lies in the evidence-based, quantifiable evaluation of curriculum ideological and political outcomes. Despite AI empowerment, the reform remains student-centered, with teachers retaining the core role of value guidance and educational leadership.

This assessment reform is not merely an instructional innovation but a long-term investment in cultivating local financial talents, enhancing regional economic resilience, and consolidating the ethical foundation of the local financial industry. The research team will further optimize the framework, provide sustained teaching support, and protect student learning experiences through continuous practical exploration and empirical accumulation. This AI-assisted assessment model is expected to foster competent and socially responsible financial practitioners with both professional expertise and community commitment!

Funding

This study was supported by the Initial Funding for Teaching and Research Project of Huanggang Normal University, China (No. 2024CE08; 2024CE10.）

References

[1] *Biggs, J. (1996). Enhancing teaching through constructive alignment. Higher Education, 32(3), 347–364.*

[2] *Biggs, J., & Tang, C. (2011). Teaching for quality learning at university (4th ed.). Open University Press.*

[3] *Marton, F., & Säljö, R. (1976). On qualitative differences in learning: I—Outcome and process. British Journal of Educational Psychology, 46(1), 4–11.*

[4] *Black, P., & Wiliam, D. (1998). Assessment and classroom learning. Assessment in Education: Principles, Policy & Practice, 5(1), 7–74.*

[5] *Hattie, J., & Timperley, H. (2007). The power of feedback. Review of Educational Research, 77(1), 81–112.*

[6] *Nicol, D. J., & Macfarlane-Dick, D. (2006). Formative assessment and self-regulated learning: A model and seven principles of good feedback practice. Studies in Higher Education, 31(2), 199–218.*

[7] *Panadero, E., Jonsson, A., & Botella, J. (2017). Effects of self-assessment on self-regulated learning and self-efficacy: Four meta-analyses. Educational Research Review, 22, 74–98.*

[8] *Zawacki-Richter, O., Marín, V. I., Bond, M., & Gouverneur, F. (2019). Systematic review of research on artificial intelligence applications in higher education—Where are the educators? International Journal of Educational Technology in Higher Education, 16(1), 39.*

[9] *Roll, I., & Wylie, R. (2016). Evolution and revolution in artificial intelligence in education. International Journal of Artificial Intelligence in Education, 26(2), 582–599.*

[10] *Popenici, S. A. D., & Kerr, S. (2017). Exploring the impact of artificial intelligence on teaching and learning in higher education. Research and Practice in Technology Enhanced Learning, 12, 22.*

[11] Ouyang, F., Zheng, L., & Jiao, P. (2022). Artificial intelligence in online higher education: A systematic review of empirical research from 2011 to 2020. Education and Information Technologies, 27(6), 7893–7925.

[12] Zhang, K., & Aslan, A. B. (2021). AI technologies for education: Recent research & future directions. Computers and Education: Artificial Intelligence, 2, 100025.

[13] Deeva, G., Bogdanova, D., Serral, E., Snoeck, M., & De Weerdt, J. (2021). A review of automated feedback systems for learners: Classification framework, challenges and opportunities. Computers & Education, 162, 104094.

[14] Cavalcanti, A. P., Barbosa, A., Viegas, R., Freitas, F., Dermeval, D., & Isotani, S. (2021). Automatic feedback in online learning environments: A systematic literature review. Computers and Education: Artificial Intelligence, 2, 100027.

[15] Holmes, W., Bialik, M., & Fadel, C. (2019). Artificial intelligence in education: Promises and implications for teaching and learning. Center for Curriculum Redesign.

[16] Selwyn, N. (2019). Should robots replace teachers? AI and the future of education. Polity.

[17] Gao, D., & Zong, A. (2017). From ideological and political courses to curriculum-based ideological and political education: Constructing the curriculum system of ideological and political education in universities from a strategic perspective. Chinese Higher Education, (1), 43–46.

[18] Construction of curriculum-based ideological and political education in higher education institutions (High Education〔2020〕No. 3).

[19] Zhao, D. (2016). Assessment and evaluation for promoting teaching. East China Normal University Press.