

Original Paper

Research on the Construction and Effect Evaluation of Blended Teaching Model Based on Competence Paradigm—Taking Intermediate Financial Accounting as an Example

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Funding Project

Qilu Normal University Teaching Reform Research Project (2022) “Construction and Effect Evaluation of a Competency-Based Blended Teaching Model”

Received: August 22, 2025 Accepted: October 24, 2025 Online Published: November 13, 2025
doi:10.22158/wjer.v12n6p50 URL: <http://dx.doi.org/10.22158/wjer.v12n6p50>

Abstract

*With the digital economy era placing higher demands on the competency structure of financial management professionals, we must develop a teaching model centered on cultivating students' abilities. However, issues such as “emphasizing journal entry memorization over practical application” and “disconnected online and offline content” persist in the teaching of *Intermediate Financial Accounting*. This study guides undergraduate students majoring in financial management within the School of Economics and Management by adopting the OBE philosophy and the “core financial competency cultivation” paradigm to construct a hybrid teaching model integrating “objectives—content—implementation—evaluation” dimensions. Two parallel classes (40 students each) from a university's financial management major were selected, with the experimental group using this model and the control group employing traditional hybrid teaching. A comparative analysis was conducted on students' financial expertise, practical operational skills, and teaching satisfaction. Results showed that the experimental group scored significantly higher than the control group in competency assessments such as financial statement preparation and complex transaction accounting ($P < 0.001$), with teaching satisfaction reaching 94.8%. The study demonstrates that this model effectively enhances the accounting practical skills of financial management undergraduates, providing practical reference for the teaching reform of *Intermediate Financial Accounting*.*

Keywords

competence paradigm, blended teaching, intermediate financial accounting course

1. Introduction

Intermediate Financial Accounting is a core course for financial management majors. Its teaching goal is not only to enable students to master accounting rules, but also to cultivate their core competencies of “handling complex businesses, preparing financial statements, and interpreting financial information”. However, the current teaching has two major pain points: First, the traditional blended teaching mostly adopts the mode of “online playback of entry explanation videos + offline repetition of examples”, and fails to design content in combination with the “practice-oriented and application-driven” characteristics of the financial management major, resulting in students being “able to make accounting entries but unable to solve real financial problems”. Second, the effect evaluation focuses on “theoretical exam scores” and ignores the assessment of core professional competencies such as “financial software operation” and “financial statement analysis”, which is disconnected from the competence requirements of enterprises for financial management talents.

To solve the above problems, this study takes the competence paradigm as the core, combines the talent training program of the financial management major and the competence requirements of enterprise financial positions, constructs a blended teaching model suitable for Intermediate Financial Accounting, and verifies its effect through empirical research. It aims to provide a practical plan for the teaching reform of similar courses in the School of Economics and Management.

2. The Necessity of Competency-Based Blended Teaching Model

Currently, the teaching practice of Intermediate Financial Accounting is still plagued by several structural issues that constrain the enhancement of teaching quality and the cultivation of students' comprehensive abilities. The prevailing situation and its associated drawbacks are primarily manifested in the following aspects.

Firstly, teaching methods are monolithic, leading to a lack of student agency. Most classrooms persist with the traditional “teacher lectures, students listen and memorize” model, characterized by insufficient instructional interaction and a stagnant classroom atmosphere. This one-way knowledge transmission fails to stimulate students' learning interest and initiative, thereby inhibiting the development of their critical thinking and independent inquiry skills.

Secondly, there is a disconnect between teaching content and practical reality, coupled with weak practical components. The curriculum content overemphasizes theoretical explanation and the rote memorization of accounting standards, lacking integration with real-world enterprise cases and business scenarios. Consequently, while students may master basic skills such as journal entry preparation, they often struggle to flexibly apply their knowledge when confronted with complex financial situations, revealing deficiencies in analytical capability and professional judgment.

Thirdly, the integration of teaching resources and technology remains superficial. Despite the increasing prevalence of information-based teaching tools, the blending of online and offline instruction is often awkward in practice. Some instructors utilize digital platforms merely for distributing materials, failing to leverage their full potential for providing personalized learning support, formative feedback, and dynamic assessment.

Fourthly, the assessment mechanism overemphasizes outcomes and neglects competency development. The existing evaluation system relies excessively on final written examinations, with typically low weightings for continuous assessment and simplistic criteria for determining grades. This model, where the final examination disproportionately determines the overall grade, is inadequate for comprehensively reflecting students' knowledge application skills, teamwork spirit, and professional ethics. It also fails to effectively incentivize sustained student engagement throughout the learning process.

Finally, the role of instructors has not adapted to the demands of new teaching paradigms. Within the traditional model, teachers primarily act as knowledge transmitters. However, in a competency-oriented teaching framework, they need to transition into becoming learning facilitators, resource designers, and process assessors. Currently, there remains a significant need for enhancement in teachers' capabilities regarding case development, practical teaching, and the instructional design of technology-integrated lessons.

In summary, the prevailing teaching model for Intermediate Financial Accounting exhibits notable deficiencies in teaching methodology, content design, resource integration, evaluation systems, and teacher development. It struggles to meet the new demands placed on the competency structure of accounting professionals in the digital economy era. There is a pressing need for systematic reform to drive its transformation towards a modern teaching paradigm that is "student-centered and competency-oriented."

A competency-based blended teaching model, in contrast, emphasizes student-centeredness and focuses on cultivating comprehensive abilities such as self-directed learning, problem-solving, and innovative thinking, aligning more closely with modern educational goals. Unlike the traditional, monolithic teaching approach, which finds it difficult to balance systematic knowledge acquisition with competency development, blended teaching effectively enhances teaching efficiency and depth through the organic combination of online and offline elements and diverse methodologies. By employing problem-oriented learning, project-based tasks, and collaborative learning, it significantly boosts student engagement, fosters personalized development and the internalization of competencies, and addresses the inherent difficulty of stimulating student initiative in traditional "teacher-dominated" classrooms. Furthermore, the advancement of educational informatization provides robust support for blended teaching. The application of online platforms, digital resources, and intelligent tools liberates teaching from the constraints of time and space, offering students richer learning pathways and practical opportunities, thereby facilitating mutual empowerment of both "teaching" and "learning."

Therefore, the competency-based blended teaching reform systematically addresses the shortcomings of traditional pedagogical models in cultivating students' comprehensive abilities. This approach not only facilitates a crucial shift in focus from teaching to learning but also, through the deep integration of theory and practice, online and offline activities, as well as individual and team-based work, provides an effective pathway for developing high-quality economics and management talents who can meet the demands of the digital era. Promoting the adoption of competency-based blended teaching represents a vital strategy for confronting the challenges of educational modernization, enhancing teaching quality, and fostering the well-rounded development of students.

3. Construction of the Teaching Model and Evaluation of Its Effect

3.1 Theoretical Foundation

This instructional model is primarily grounded in Competency-Based Education (CBE) theory and Constructivist Learning Theory. CBE emphasizes that the core of instructional design and the benchmark for evaluation should be the comprehensive competencies students are ultimately expected to master. Constructivism, conversely, posits that knowledge is constructed through active exploration and social interaction within authentic or simulated contexts. Blended teaching, by integrating online and offline modalities, theory and practice, as well as individual study and collaborative inquiry, provides diverse pathways and a supportive environment for the development of competencies and the construction of knowledge.

3.2 Construction of the Blended Teaching Model Based on Competence Paradigm

Taking the core financial competencies of undergraduates majoring in financial management as the anchor, a four-dimensional system of "goal-content-implementation-evaluation" is constructed.

(1) Objective Dimension: Focusing on the Development of a Comprehensive Competency Structure

The competency-based blended teaching model facilitates a fundamental shift in teaching objectives, moving from the unilateral transmission of specialized knowledge towards the construction of an integrated competency system. This system is centered on professional ethics, data analysis skills, software operational proficiency, teamwork, and innovative problem-solving abilities. This reorientation ensures that talent development specifications dynamically align with societal demands, laying a solid foundation for students to adapt to future career development and engage in lifelong learning.

(2) Content Dimension: Reconstructing the Knowledge System through the Integration of Theory and Practice

The competency-based blended teaching model transcends the limitations of standard textbooks by systematically integrating authentic enterprise cases (e.g., financial analysis of listed companies), current socio-economic issues, and cutting-edge industry standards (e.g., International Financial Reporting Standards) into the curriculum. This approach emphasizes the contextual and applied nature of knowledge, thereby enhancing the relevance and intellectual challenge of the learning content. It

effectively stimulates students' intrinsic learning motivation and facilitates the transformation of abstract theory into practical tools for solving real-world problems.

(3) Implementation Dimension: Creating Diversified and Interactive Learning Pathways

The competency-based blended teaching model adopts a dual-track approach combining “self-directed learning of online resources” with “interactive, depth-oriented offline classrooms.” Offline instruction comprehensively employs diverse methods such as problem-oriented learning, task-driven activities, project-based collaboration, and hands-on computer lab sessions. The use of tools like statistical analysis software and financial applications is embedded throughout the entire data analysis process, forming an integrated “learning-doing-application” cycle. This model respects individual student differences, supports personalized and inquiry-based learning, and significantly enhances students' hands-on skills, critical thinking, and ability to comprehensively apply knowledge in complex situations.

(4) Evaluation Dimension: Establishing a Process-Oriented and Developmental Assessment Mechanism

The competency-based blended teaching model constructs a diversified evaluation system oriented towards competency diagnosis and development. It incorporates process-oriented performances—such as professional ethics, class participation, team contributions, project outcomes, and lab reports—into the assessment framework, assigning them substantial weight. This represents a shift in focus from solely evaluating “learning outcomes” to prioritizing “the learning process and competency growth.” The resulting evaluation is more comprehensive and scientific, capable of genuinely reflecting students' competency development and comprehensive qualities, thereby positively guiding and motivating their learning behaviors.

The specific design is as follows:

(1) Orientation of Competence Goals

Through interviews with three parties—“university teachers + financial directors of employers + graduate students”, three types of core competence goals are determined.

1. Professional Basic Competence: Mastering the accounting logic of core business operations of enterprises (rather than merely memorizing accounting entries);
2. Practical Operation Competence: Proficiency in using financial software to complete accounting processing, and ability to prepare balance sheets and income statements as well as verify their articulation relationships;
3. Financial Analysis Competence: Ability to interpret key indicators based on the prepared financial statements, and put forward simple financial risk warnings or optimization suggestions.

(2) Reconstruction of Teaching Content

1. Online Module (focusing on “basic understanding + software preview”): Two types of resources are developed by chapter—①10-15minute micro-courses (e.g., “Case Analysis of the ‘Five-Step Method’ under the New Revenue Standard”, combined with the focus of the financial management major on

“the impact of revenue recognition on profits”); ②Short videos of financial software operations (e.g., “Demonstration of Steps for ‘Fixed Asset Card Entry’ and ‘End-of-Period Closing’ in UFIDA Software”), with supporting “online exercises” (focusing on “business scenario judgment” such as “judging whether a certain sale-and-leaseback business should recognize revenue”).

2. Offline Module (focusing on “practical application + problem-solving”): “Task-driven” teaching is designed, with each chapter corresponding to one real enterprise scenario task. For example, in the “Inventory Chapter”, students are divided into groups to handle the whole process of “inventory overcount/undercount and provision for inventory write-down” in manufacturing enterprises (including original voucher verification, entry preparation, software input, and statement presentation); in the “Financial Report Chapter”, the preliminary draft of real financial statements of a small and medium-sized enterprise is provided, and students are required to find “articulation errors”, re-prepare the statements, and write a 500-word “brief report analysis” (focusing on indicators related to fund management such as “current asset turnover rate” and “current ratio” in line with the needs of the financial management major).

(3) Design of Implementation Process: A closed loop of “online preview—offline practice—online consolidation—offline review” is adopted:

① 3 days before class: Online micro-courses and software videos are pushed, and students are required to complete a “preview test” (including “business accounting logic judgment” and “multiple-choice questions on software operation steps”). Only those who reach a pass rate of $\geq 85\%$ can attend the offline class; those who fail need to watch supplementary learning videos.

② Offline class (50 minutes): The first 10 minutes are used to comment on preview problems; the next 30 minutes are for groups to complete “practical tasks” (teachers provide guidance on site, focusing on solving “software operation errors” and “disputes over complex business accounting”); the last 10 minutes are for each group to send a representative to present the task results.

③ 1 week after class: “Expansion tasks” (e.g., “excerpts from the annual report of a listed company”, requiring students to analyze “whether the provision for bad debts of accounts receivable is reasonable”) are released on the online platform, and students need to submit a “task report”.

④ After the end of each unit: One offline “competence review meeting” is held. Combined with common problems in students’ task reports (such as “errors in statement articulation relationships”), “practical tips for avoiding mistakes in enterprise financial operations” are supplemented (e.g., “before end-of-month closing, it is necessary to check the ‘general ledger and subsidiary ledger’ and ‘bank statement and bank deposit journal’”).

(4) Indicators for Effect Evaluation and Data Collection

Combined with the competence goals of Intermediate Financial Accounting for the financial management major, a “three-dimensional evaluation system” is constructed as follows:

(1) Design of Evaluation Indicators

1. Dimension 1: Professional Basic Competence (full score: 100): Evaluated through a “situational

written test”. The test questions are “real enterprise business cases” (e.g., “An enterprise purchases a batch of materials involving ‘trade discount + cash discount + freight’, requiring students to write the accounting entries and explain the basis for discount treatment”). Two professional teachers score independently, and the average score is taken.

2. Dimension 2: Practical Operation Competence (full score: 100): A “financial software operation assessment” is carried out in the laboratory. Students are given “one month’s economic business (including original vouchers) of a small commercial enterprise” and required to complete the whole process of “software account setup—voucher entry—verification and bookkeeping—statement generation” within 2 hours. The scoring is based on “operation accuracy rate (60%) + completion timeliness (20%) + statement articulation accuracy (20%)”.

3. Dimension 3: Teaching Feedback (satisfaction): A questionnaire is designed using a 5-point Likert scale, focusing on “adaptability to the financial management major”, covering 3 dimensions—“the help of online resources for practical competence”, “the matching degree between offline tasks and financial position requirements”, and “the supporting role of the course for subsequent courses such as ‘Financial Management’ and ‘Auditing’”, with a total of 18 items.

(2) Data Collection

Two parallel classes (40 students each) of the 2023-level financial management major in the School of Economics and Management of a university were selected as the research objects. Both classes were taught Intermediate Financial Accounting by the same teacher (16 weeks in total, 64 class hours):

1. Experimental Group: Adopted the blended teaching model constructed in this study.
2. Control Group: Adopted the traditional blended teaching (only “theoretical PPT + entry explanation videos” were pushed online; offline teaching mainly focused on “lecturing examples + doing exercises”, without practical tasks or software operations).
3. Data Collection: The collected data include the scores of “professional basic competence” and “practical operation competence” of the two groups before and after the experiment (the pre-test was a test of “basic accounting knowledge + basic software operation” at the beginning of the course, and the post-test was a comprehensive evaluation at the end of the course); the teaching satisfaction questionnaire of the experimental group at the end of the course (40 valid questionnaires were recovered, with an effective recovery rate of 100%). SPSS 26.0 was used for independent sample t-test and descriptive statistics.

4. Effect Analysis of the Blended Teaching Model Based on Competence Paradigm

4.1 Comparison of Competence Evaluation Scores Between the Two Groups

The pre-test results show that there was no significant difference in the scores of professional basic competence (experimental group: 63.5 ± 7.8 ; control group: 62.9 ± 8.1) and practical operation competence (experimental group: 52.3 ± 9.5 ; control group: 51.8 ± 10.2) between the experimental group and the control group ($P > 0.05$), indicating that the initial competence levels of the two groups were

consistent.

The post-test results show that the scores of all competencies of the experimental group were significantly higher than those of the control group:

Table 1. Comparison of Post-test Competence Scores Between the Experimental Group and the Control Group ($\pm s$, $n=40/40$)

Competence Dimension	Experimental Group ($n=40$)	Control Group ($n=40$)	t-value	P-value
Professional Basic Competence	81.2 \pm 6.5	70.5 \pm 7.3	6.42	<0.001
Practical Operation Competence	85.1 \pm 5.9	68.3 \pm 8.6	9.15	<0.001

It can be seen from the data in Table 1 that in terms of professional basic competence, the score of the experimental group (81.2 \pm 6.5) was significantly higher than that of the control group (70.5 \pm 7.3); in terms of practical operation competence, the score of the experimental group (85.1 \pm 5.9) was also significantly higher than that of the control group (68.3 \pm 8.6) (among which, for the indicator of "statement articulation accuracy", the accuracy rate of the experimental group was 88.5%, while that of the control group was only 56.2%).

In addition, as shown in Figure 1, the competence improvement range of the experimental group was significantly higher than that of the control group.

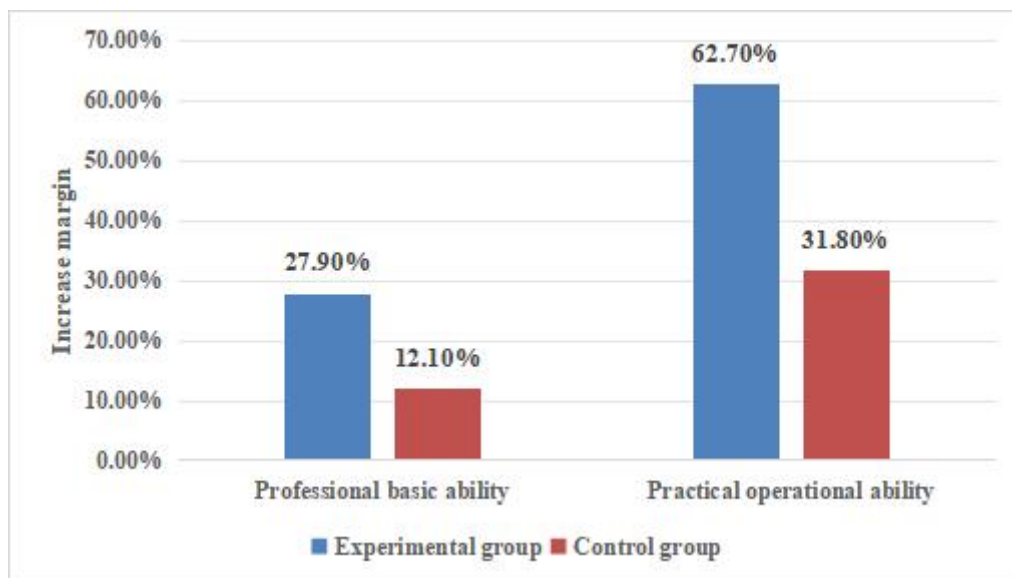


Figure 1. Comparison of Competence Improvement Ranges Between the Experimental Group and the Control Group (%)

4.2 Teaching Satisfaction Feedback of the Experimental Group

Descriptive statistics show that the overall average score of teaching satisfaction of the experimental group was 4.74 (full score: 5), corresponding to a satisfaction rate of 94.8%. The scores of each dimension are as follows:

1. “The help of online resources for practical competence”: 4.68 ± 0.41 , among which the “short videos of financial software operations” received the highest score (4.85 ± 0.28), and 89% of the students believed that “the video steps are clear and they can operate the software independently after class”.
2. “The matching degree between offline tasks and financial position requirements”: 4.76 ± 0.35 , and the “financial statement preparation and analysis task” received the highest recognition (4.82 ± 0.31). 78% of the students said that “after completing the task, they understood the connection between ‘accounting’ and ‘financial management’”.
3. “The supporting role of the course for subsequent courses”: 4.72 ± 0.39 , and 67% of the students believed that “the practical operation of this course has laid a foundation for subsequent courses such as ‘Financial Analysis’ and ‘Auditing’”. Only 5% (2 students) thought that “the offline tasks take too long”, and the task division can be optimized in the future (e.g., dividing groups into “voucher group”, “software group” and “analysis group”).

5. Conclusion

The effectiveness of the blended teaching model constructed in this study for Intermediate Financial Accounting of undergraduates majoring in financial management stems from three aspects of “professional adaptability design”: First, the competence goals are closely linked to the needs of the financial management major. It not only focuses on “accounting”, but also includes “financial software operation” and “financial statement analysis”, which is in line with the enterprise’s expectation for financial management talents to “be able to do accounting and analyze”. Second, the content and process are in line with the characteristics of the course. The online module focuses on “software preview” to solve the problem of “insufficient offline practice time”, and the offline module connects the whole chain of “entries—software—statements” through “real enterprise tasks”, avoiding the disconnection between students’ learning and application. Third, the evaluation system emphasizes “practical orientation” and takes “financial software operation” as an independent evaluation dimension, making up for the defect of traditional evaluation that “emphasizes theory over operation” and is more in line with the teaching goals of the financial management major.

From the empirical results, the improvement range of “practical operation competence” of the experimental group is significantly higher than that of the control group, and the teaching satisfaction is high, which confirms the practical value of the model. However, the study still has limitations: First, it does not cover high-end financial systems commonly used by enterprises; in the future, online resources of “comparison of different software operations” can be added. Second, it does not involve “tax accounting” (such as VAT input tax deduction and enterprise income tax final settlement); in the

future, a “simple tax treatment” module can be added to “offline tasks”. In addition, this study does not track the “financial practical performance of students during internships”; in the future, interviews with internship units can be conducted to further verify the long-term impact of the model on students’ professional competencies.

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