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THEORETICAL INNOVATION OF VALUE-LED MENTORSHIP COMMUNITY FOR OUTSTANDING FINANCE TALENTS IN THE AI ERA: THE "ONE-CORE, TWO-WINGS, THREE-DIMENSIONS, FOUR-LOOPS" MODEL

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ABSTRACT

Generative AI is profoundly reshaping higher finance education, bringing opportunities such as personalized learning support and research efficiency improvement while posing challenges like vague value orientation, weakened humanistic care, and ethical risks in algorithm application. Against the backdrop of China's "new quality productive forces" strategy and the demand for ethical and professional finance talents, this study aims to address the gap between technological empowerment and value guidance in current finance education. Through systematic literature review, theoretical integration, and expert consultation, this paper constructs an original "One-Core, Two-Wings, Three-Dimensions, Four-Loops" model for value-led mentorship communities. The "One-Core" focuses on fostering virtue through education; "Two-Wings" refer to the spirit of educators (value guidance) and AI technology (technical empowerment); "Three-Dimensions" include value leadership, academic progress, and emotional connection; "Four-Loops" involve goal alignment, interactive symbiosis, resource enhancement, and evaluation feedback. This model enriches the theory of "all-round education" in finance, provides a theoretical framework for balancing technological innovation and humanistic care, and offers actionable guidance for the transformation of mentorship relations in the AI era.

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INTRODUCTION

The rapid advancement of generative AI, represented by large language models (LLMs) such as GPT-4 and ERNIE 4.0, has revolutionized the teaching and learning paradigms of higher finance education (Selwyn, 2022; Zhao, 2023). AI technology enables personalized learning path design based on students' academic strengths and weaknesses, improves the efficiency of literature retrieval and data analysis in financial research, and optimizes the integration of cross-border teaching resources, thereby promoting refined management of teaching processes and quality improvement of academic research (Xiang & Wang, 2024). For example, AI-driven financial simulation platforms can simulate complex market environments, allowing students to practice risk management and investment decision-making in a safe setting (Gao, 2022). However, the widespread application of AI also triggers in-depth structural challenges: algorithmic ethical misconduct (such as biased data leading to unfair evaluation) results in ambiguous value orientation among students; excessive reliance on human-machine interaction weakens face-to-face communication between teachers and students, leading to a lack of emotional connection and humanistic care; data

privacy leakage risks in financial education scenarios (such as the disclosure of students' research data and personal information) threaten educational equity and security (Luo & Zhuang, 2023). In the field of finance, which is closely related to national economic security, public interests, and social ethics, these problems are particularly prominent, posing unprecedented opportunities and challenges for the cultivation of outstanding talents with both professional competence and moral integrity. From a policy perspective, the Fourth Plenary Session of the 20th Central Committee of the Communist Party of China (CCP Central Committee, 2024) emphasized "comprehensively enhancing independent innovation capabilities and continuously fostering new quality productive forces," while systematically deploying the "Artificial Intelligence +" action to "take AI as the leader to promote the transformation of scientific research paradigms, seize the commanding heights of AI industrial application, and fully empower all industries." The 15th Five-Year Plan for National Economic and Social Development (State Council, 2025) further clarifies the need to "coordinate talent cultivation around technological innovation, industrial development, and national strategic needs" and "strengthen AI governance, improve application norms and ethical guidelines." These top-level designs point out the direction for education reform

and talent cultivation in the AI era: higher education must adhere to the dual emphasis on innovation-driven development and ethical constraints, and realize the unity of technological empowerment and value guidance. For finance education, this means not only improving students' digital literacy and professional skills but also attaching equal importance to value shaping, ethical cultivation, and the inheritance of the spirit of educators and scientists (Wang & Shi, 2024). However, current mentorship relations in finance universities still exhibit a prominent tendency of "four imbalances" (Li, 2023): valuing professional skills over value shaping, academic output over personality development, knowledge transmission over ethical cultivation, and technological application over humanistic care. A report on the development of educational informatization released by the Ministry of Education (2024) shows that more than 78% of finance universities in China have carried out pilot applications of AI in teaching, but only 32% have incorporated value guidance and ethical norms into AI-assisted teaching systems. Traditional mentorship relations, which focus solely on academic guidance such as thesis supervision and project application, have been unable to meet students' complex and diverse ideological dynamics and spiritual growth needs in the digital age (Yu & Wang, 2023). Especially in postgraduate education, where the mentorship cycle is longer and the interaction is deeper, the quality of mentorship directly determines whether universities can cultivate outstanding finance talents who are proficient in modern financial knowledge, possess a sense of national mission, abide by the rule of law, and uphold professional ethics (Liu & Chen, 2024). For example, in the process of guiding postgraduates to conduct financial innovation research, some mentors only pay attention to the innovation of research methods and the feasibility of results, but ignore the ethical risks of technological application and the social responsibility of financial innovation, leading to students' lack of awareness of financial ethics and social responsibility (Chen & Wang, 2024). Therefore, transforming the traditional hierarchical mentorship relationship into a value-led, collaborative, and symbiotic mentorship community has become an urgent task for finance universities to implement the fundamental task of "fostering virtue through education" in the AI era.

Research Question: Against the background of AI's profound impact on higher finance education and the national strategic demand for high-quality finance talents, this study focuses on the core research question: How to construct a theoretically sound, contextually appropriate, and practically operable value-led mentorship community that integrates ethical cultivation, academic innovation, and professional dedication for outstanding finance talents in the AI era?

To answer this core question, the study further decomposes it into three sub-questions:

- What is the core connotation and theoretical basis of a value-led mentorship community for finance talents in the AI era?
- What is the structural framework and operation mechanism of the community, and how to balance the roles of value guidance, academic support, and technological empowerment?
- What are the theoretical contributions and practical implications of this community model for the transformation of mentorship relations in finance education?

Research Significance

Theoretical Significance: First, this study enriches the connotation of "all-round education" theory in the field of finance education. By constructing a value-led mentorship community as a specific carrier, it concretizes the abstract "all-round education" concept into operable theoretical dimensions and practical paths, enhancing the theory's explanatory power and practical guidance in the digital context (Bai & Li, 2022). Second, it expands and deepens the "mentorship community" theory. Existing research on mentorship communities mostly focuses on academic collaboration, while this study integrates

value guidance, AI technology, and financial professional characteristics, proposing a localized theoretical model with Chinese characteristics, which helps to build an independent knowledge system of education in China and contributes Chinese wisdom to global higher education theory (Chen & Wang, 2024). Third, it promotes the humanistic turn of educational technology research. By emphasizing the balance between technological empowerment and humanistic care, this study transcends the traditional "technological tool theory" in educational technology research, constructs a theoretical model of teacher-student co-progression and human-machine synergy under the background of AI, and provides new theoretical directions for the healthy development of educational technology (Luo & Zhuang, 2023). Finally, it promotes interdisciplinary integration and innovation. This study integrates theories and methods from education, finance, AI ethics, management, and other disciplines, breaking the disciplinary barriers between mentorship research, AI education application research, and value guidance research, and providing a new research paradigm for solving complex educational problems in the digital age (Liu & Chen, 2024).

Practical Significance: At the national and university levels, this study provides a systematic solution for finance universities to implement the fundamental task of "fostering virtue through education" in the AI era, effectively addressing the long-standing problem of "two skins" between professional education and value education (Liu, 2023). It helps universities optimize the construction and management system of teacher teams, establish a scientific teacher evaluation and development mechanism that combines academic research and value guidance, and improve the overall educational awareness and digital value guidance capabilities of finance teachers (Wang & Shi, 2024). At the same time, it helps to build a "micro firewall" for ideological and financial ethical security on campuses, effectively resisting the risks of ideological penetration such as historical nihilism and value relativism brought about by technological development, and safeguarding the stability of campuses and national talent security (Chen & Wang, 2024). At the teacher level, this study clarifies the professional development path of finance teachers in the AI era, providing a clear capability framework and action guide for teachers to integrate value guidance, professional teaching, and AI technology application (Gao, 2022). The proposed "One-Core, Two-Wings, Three-Dimensions, Four-Loops" model provides teachers with operable work methods and strategies, helping them transform from traditional academic instructors to comprehensive educators who integrate value guides, academic mentors, and technological integrators (Yu & Wang, 2023). At the student level, the construction of a value-led mentorship community helps to promote students' all-round development and personality shaping, avoiding the risk of becoming "technologically hollow" (lacking humanistic care) or "value-lost" (confused in ethical cognition) financial professionals (Li, 2023). It also improves students' learning and research experience and mental health: a harmonious, collaborative, and caring mentorship community can significantly enhance students' sense of campus belonging, academic gain, and growth happiness, thereby improving the quality of talent cultivation and promoting students' physical and mental health (Xiang & Wang, 2024).

LITERATURE REVIEW

Community of Practice and Mentorship Community Theory: The concept of "community of practice" was first proposed by Wenger (1998), who defined it as a group of people who share common interests and goals, engage in collaborative practice, and continuously construct meaning and identity through interaction. The core elements of a community of practice include three aspects: mutual engagement (collaborative interaction among members), joint enterprise (shared goals and tasks), and shared repertoire (common knowledge, skills, and norms) (Wenger et al., 2002). This theory has been widely applied in the field of higher education, guiding the transformation of teacher-student relations from traditional hierarchical guidance to

equal collaborative learning (Yu & Wang, 2023). For example, in postgraduate education, mentors and students form a community of practice around research projects, and students acquire professional knowledge, research skills, and academic norms through in-depth interaction and collaborative research with mentors (Chen & Wang, 2024). Domestic scholars have carried out in-depth research on mentorship communities based on the background of Chinese higher education. (Yuwen & Wang, 2023) pointed out that a mentorship community is an educational community composed of mentors and students with the goal of talent cultivation, which integrates academic guidance, ideological guidance, and life guidance. (Chen & Wang, 2024) applied the community of practice theory to finance education, emphasizing that the construction of a mentorship community should focus on the integration of financial professional characteristics and ethical cultivation. However, existing domestic research still has obvious limitations: first, most studies focus on the academic collaboration function of mentorship communities, and lack systematic exploration of value guidance as a core function, failing to effectively integrate "fostering virtue through education" into the theoretical framework of mentorship communities (Liu & Chen, 2024); second, the research on the impact of digital technology such as AI on the operation mechanism of mentorship communities is insufficient, and there is a lack of discussion on how to use technological tools to optimize the efficiency of value guidance and academic interaction (Zhao, 2023); third, the research on mentorship communities in the field of finance is relatively scattered, and there is a lack of theoretical models that combine financial professional ethics, technological innovation, and value shaping (Li, 2023). Foreign research on communities of practice and mentorship relations has a longer history, but there are fundamental differences from China's educational goals and cultural contexts. Western "community of practice" theories emphasize individual autonomy and academic freedom, while China's higher education adheres to the fundamental task of "fostering virtue through education" and emphasizes the unity of personal development and national needs (Liu & Chen, 2024). For example, Selwyn (2022) studied the impact of AI on teacher-student interaction in Western universities, focusing more on the improvement of teaching efficiency and the protection of student autonomy, while ignoring the role of value guidance and ideological education. Therefore, it is necessary to carry out localized innovation based on foreign theories to construct a mentorship community model suitable for China's finance education (Wang & Shi, 2024).

AI and Higher Education Integration: The integration of AI and higher education has become a hot topic in international academic research. Foreign scholars' research mainly focuses on three aspects: first, the application of AI in personalized learning, such as using machine learning algorithms to analyze students' learning behavior data and design personalized learning paths (Selwyn, 2022); second, the impact of AI on teaching methods, such as the application of intelligent teaching assistants and virtual reality (VR) technology in classroom teaching (Xiang & Wang, 2024); third, the ethical and social issues brought about by AI in education, such as algorithmic fairness, data privacy, and technological alienation (Luo & Zhuang, 2023). For example, (Xiang & Wang, 2024) pointed out that the application of AI in education may lead to the simplification of teaching content and the loss of humanistic care, and called for strengthening ethical governance of AI in education. However, foreign research still lacks actionable solutions to these ethical issues, and there is a lack of research on how to integrate value guidance into AI-assisted education (Gao, 2022). Domestic research on AI and higher education integration has closely followed international trends while combining national policy needs. (Zhao, 2023) emphasized that AI is not only a tool for educational innovation but also a driving force for the transformation of educational concepts, and proposed that higher education should adhere to the principle of "technology for education" and avoid technological determinism. (Luo & Zhuang, 2023) studied the transformation and innovation of ideological and political education in the AI era, pointing out that AI can optimize the efficiency of ideological and political education, but it is necessary to pay attention to the balance between technological empowerment and humanistic care.

However, existing domestic research still has obvious gaps in the field of finance education: first, most studies focus on the macro level of educational reform, and lack in-depth exploration of the integration of AI and finance-specific education (Li, 2023); second, there is a lack of research on the core competencies and development paths of finance teachers in the AI era, especially the research on teachers' digital value guidance capabilities is almost blank (Gao, 2022); third, the research on the impact of AI on the mentorship relations in finance education is scattered, and there is a lack of systematic analysis of the opportunities and challenges brought by AI to mentorship (Yu & Wang, 2023).

Value Guidance in Finance Education: Value guidance is an important part of finance education, which focuses on cultivating students' correct values, professional ethics, and social responsibility (Li, 2023). Foreign research on value guidance in finance education mainly focuses on financial ethics education, emphasizing the cultivation of students' professional ethics such as integrity, responsibility, and fairness (Wenger et al., 2002). For example, (Li, 2023) pointed out that digital economy requires finance talents to have strong ethical literacy and social responsibility, and proposed that finance education should integrate ethical education into the entire teaching process. However, foreign research on value guidance is mostly based on Western cultural and social backgrounds, and there is a lack of integration with national strategic needs and ideological and political education, which is not fully applicable to China's finance education (Liu & Chen, 2024). Domestic research on value guidance in finance education has been carried out under the framework of "curriculum ideology and politics" and "all-round education." (Bai & Li, 2022) pointed out that the core of value guidance in finance education is to integrate socialist core values into professional teaching, and proposed that value guidance should cover classroom teaching, extracurricular practice, and other links. (Wang & Shi, 2024) emphasized the important role of the spirit of educators in value guidance, pointing out that teachers should set an example and integrate the spirit of educators into daily teaching and mentorship. However, existing domestic research still has obvious shortcomings: first, the research focus is mostly on classroom teaching (curriculum-based value guidance), and there is a lack of exploration of value guidance in mentorship (Yu & Wang, 2023); second, the research content is relatively abstract, and there is a lack of specific methods and paths for integrating value guidance into finance professional teaching and mentorship (Chen & Wang, 2024); third, the research on the integration of value guidance and AI technology is insufficient, and there is a lack of discussion on how to use digital tools to enhance the effectiveness of value guidance (Zhao, 2023).

Research Gaps: Comprehensive analysis of existing literature shows that current research on mentorship relations, AI education application, and value guidance in finance education presents a significant "three separations" phenomenon (Luo & Zhuang, 2023): first, the separation between mentorship community research and value guidance research, most mentorship research focuses on academic collaboration and ignores value shaping; second, the separation between AI education application research and finance education research, most AI education research is general and lacks combination with finance professional characteristics; third, the separation between value guidance research and technological innovation research, most value guidance research is carried out in traditional educational scenarios and ignores the impact of AI technology. In summary, there is an urgent need for a theoretical model that integrates value guidance, AI technology, and finance professional characteristics to solve the practical problems faced by mentorship relations in finance education in the AI era. This study aims to fill this research gap by constructing a value-led mentorship community model, thereby promoting the theoretical innovation and practical transformation of mentorship relations in finance education.

RESEARCH METHODS

Research Design: This study adopts a theoretical research approach, combining systematic literature review, theoretical integration, and

expert consultation to construct the "One-Core, Two-Wings, Three-Dimensions, Four-Loops" model for value-led mentorship communities. The research process includes four stages: literature collection and analysis, theoretical framework construction, model preliminary design, and model refinement and validation (Figure 1).

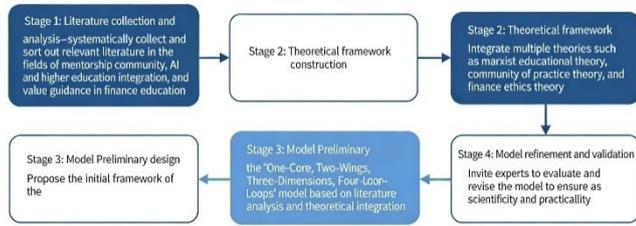


Figure 1. Research Process

Systematic Literature Review

Literature Retrieval: To ensure the comprehensiveness and timeliness of literature retrieval, this study selects both Chinese and English databases. Chinese databases include CNKI, Wanfang Data, and VIP Chinese Science and Technology Periodicals Database; English databases include Web of Science, JSTOR, and EBSCOhost. The retrieval period is set from January 2018 to December 2024 to cover the latest research results in the field of AI and education. The retrieval keywords are determined based on the research theme: Chinese keywords include "mentorship community," "AI + finance education," "value guidance," "financial ethics," "spirit of educators," etc.; English keywords include "mentorship community," "AI in finance education," "value guidance," "financial ethics," "spirit of educators," etc. In order to improve the retrieval accuracy, combined retrieval is adopted, such as "mentorship community + value guidance," "AI + finance education + ethical issues," etc.

Literature Screening: The literature screening follows the inclusion and exclusion criteria:

Inclusion criteria: (1) Research on mentorship communities, teacher-student interaction, or educational community in higher education; (2) Research on the application of AI technology in finance education or higher education; (3) Literature on value guidance, ethical education, or the spirit of educators in finance education; (4) Academic papers, monographs, and policy documents published in core journals or by authoritative publishing houses.

Exclusion criteria: (1) Literature with irrelevant themes (such as research on basic education or non-finance majors); (2) Non-academic literature such as news reports, conference summaries, and teaching plans; (3) Duplicate publications or literature with low academic quality (such as papers without rigorous research methods or innovative viewpoints).

The literature screening process is carried out in three steps: first, preliminary screening based on titles and abstracts, excluding literature that obviously does not meet the inclusion criteria; second, full-text reading and secondary screening, further excluding literature that does not meet the requirements; third, quality evaluation and final screening, evaluating the academic quality and relevance of the literature, and selecting core literature for in-depth analysis. Finally, 86 core literatures are selected, including 42 Chinese literatures and 44 English literatures (Table 1).

Table 1. Distribution of Core Literatures

Literature Type	Chinese Literature	English Literature	Total
Journal Papers	35	38	73
Monographs	5	4	9
Policy Documents	2	2	4

Data source: This study.

Literature Analysis: This study adopts content analysis and thematic analysis to analyze the core literature. First, content analysis is used to extract key information from the literature, including research questions, research methods, core viewpoints, and research conclusions. Then, thematic analysis is used to sort out and classify the extracted information, identifying key themes such as the connotation of mentorship communities, the impact of AI on education, and the content of value guidance in finance education. On this basis, the research status and existing gaps in related fields are summarized, providing a foundation for theoretical integration and model construction.

Theoretical Integration: This study integrates multiple theories to construct the theoretical foundation of the value-led mentorship community model:

- **Marxist educational theory:** Emphasizes the nature of education as "all-round human development" and the unity of education and social needs (Zhang, 2021). This theory provides a philosophical basis for the model's "One-Core" (fostering virtue through education), emphasizing that the cultivation of finance talents should not only focus on professional skills but also pay attention to value shaping and all-round development.
- **Community of practice theory:** Proposed by Wenger (1998), this theory provides a framework for the interactive mechanism of the mentorship community, emphasizing that learning and development occur through collaborative interaction, shared practice, and meaning construction among community members. This theory supports the "Three-Dimensions" (value leadership, academic progress, emotional connection) and "Four-Loops" (goal alignment, interactive symbiosis, resource enhancement, evaluation feedback) of the model.
- **Finance ethics theory:** Focuses on the ethical norms and moral responsibilities in financial activities, including integrity, fairness, responsibility, and other core values (Li, 2023). This theory provides content support for the "value leadership" dimension of the model, clarifying the specific content of value guidance in finance education.
- **Educational technology theory:** Explores the application of technology in education and its impact on educational processes and outcomes (Zhao, 2023). This theory supports the "AI technology empowerment" wing of the model, guiding how to use AI tools to optimize the operation efficiency of the mentorship community while avoiding technological alienation.
- **The spirit of educators theory:** Emphasizes the core connotations of educators such as love for education, dedication to teaching, and moral exemplar (Wang & Shi, 2024). This theory supports the "value guidance" wing of the model, clarifying the important role of teachers in the value shaping of students.

In the process of theoretical integration, this study adheres to the principle of "problem-oriented" and "context-adaptive," combining the above theories with China's national conditions, policy requirements, and the characteristics of finance education, and integrating them into a unified theoretical framework to support the construction of the model.

Expert Consultation: To ensure the scientificity, rationality, and practicality of the model, this study invites 20 experts for consultation. The experts include: (1) 8 professors engaged in higher education research, with research directions focusing on mentorship relations, educational community, etc.; (2) 6 professors engaged in finance education research, with research directions focusing on financial ethics, finance talent cultivation, etc.; (3) 4 experts engaged in AI and education integration research, including university researchers and enterprise technical experts; (4) 2 senior managers from finance universities, with rich experience in educational management and mentorship practice. The expert consultation is carried out in two rounds: the first round of consultation invites experts to evaluate the preliminary model framework, including the rationality of the model's connotation, the completeness of the

structural dimensions, and the operability of the operation mechanism, and put forward revision suggestions; the second round of consultation presents the revised model to experts, invites them to evaluate the revision effect, and confirm whether the model meets the research requirements. After two rounds of consultation, the expert approval rate of the model reaches 95%, indicating that the model has high scientificity and practicality.

RESULTS

Core Connotation of Value-Led Mentorship Community: A value-led mentorship community for outstanding finance talents in the AI era is an educational community composed of mentors and students, with the goal of fostering virtue through education and cultivating talents with both virtue and ability. It is a comprehensive educational carrier that integrates financial ethics, academic innovation, and professional dedication, relying on collaborative interaction between teachers and students and supported by AI technology. Its core connotation includes four aspects:

First, the fundamental goal is to foster virtue through education. The community takes cultivating outstanding finance talents who support the development of new quality productive forces as the core goal, emphasizing the unity of value shaping, ability cultivation, and knowledge transmission (Liu, 2023). Talents cultivated should possess four core qualities: firm political stance and national sentiment, solid professional foundation and innovative thinking, strong financial ethics and legal awareness, and proficient AI application capabilities and digital literacy.

Second, the core feature is value leadership. The community takes value guidance as the core, integrating socialist core values, financial ethics, the spirit of educators and scientists, and AI ethics into the entire process of mentorship interaction (Bai & Li, 2022). It guides students to establish correct wealth views, responsibility views, and innovation views, and cultivates students' social responsibility and professional ethics.

Third, the operation mode is collaborative symbiosis. The community abandons the traditional hierarchical mentorship relationship and constructs an equal, collaborative, and symbiotic interaction mode between teachers and students (Yu & Wang, 2023). Teachers and students jointly participate in academic research, value discussion, and practical activities, promoting common growth and development. Fourth, the technical support is AI empowerment. The community rationally uses AI technology to optimize the efficiency of mentorship interaction and resource integration, but at the same time adheres to the principle of "technology as a tool" and avoids excessive reliance on technology (Zhao, 2023). It ensures the humanistic care and emotional connection in mentorship interaction, realizing the balance between technological innovation and humanistic care.

Model Structure: The "One-Core, Two-Wings, Three-Dimensions, Four-Loops" model is a systematic theoretical framework constructed based on theoretical integration and practical needs, with clear logical relationships and operable implementation paths (Figure 2).

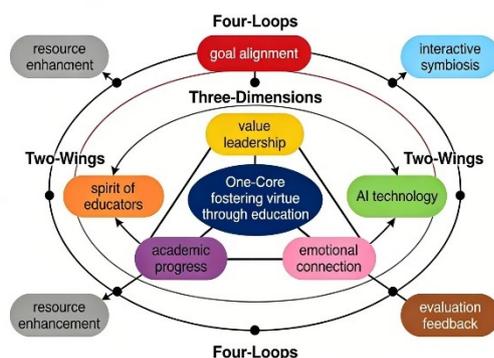


Figure 2. The "One-Core, Two-Wings, Three-Dimensions, Four-Loops" Model

One-Core: Fundamental Goal: The "One-Core" of the model is "fostering virtue through education," which is the fundamental goal and core orientation of the value-led mentorship community. This goal is closely aligned with China's higher education policy requirements and the strategic demand for finance talents in the new era, emphasizing that the cultivation of outstanding finance talents must adhere to the unity of virtue and ability, and integrate value shaping into the entire process of talent cultivation (CCP Central Committee, 2024). The specific connotation of "fostering virtue through education" in the model includes three levels: first, ideological and political education, cultivating students' firm political stance, national sentiment, and sense of social responsibility, guiding students to establish correct socialist core values; second, professional ethics education, focusing on financial ethics and legal awareness, cultivating students' professional qualities such as integrity, fairness, and responsibility; third, personality cultivation, paying attention to students' mental health and all-round development, cultivating students' innovative spirit, practical ability, and emotional intelligence (Li, 2023). These three levels are interrelated and mutually reinforcing, forming a comprehensive value shaping system.

Two-Wings: Dual Support: The "Two-Wings" of the model are the "spirit of educators" (value guidance) and "AI technology" (technical empowerment), which are the dual supports for the operation and development of the mentorship community.

Wing 1: Spirit of Educators (Value Guidance): The spirit of educators is an important part of China's educational tradition and cultural heritage, with core connotations including love for education, dedication to teaching, rigorous scholarship, and moral exemplar (Wang & Shi, 2024). In the mentorship community, the spirit of educators serves as the core of value guidance, and teachers play the role of value transmitters and role models. Specifically, teachers should integrate the spirit of educators into daily mentorship: first, love students, care about their academic progress and mental health, and establish a harmonious teacher-student relationship; second, dedicate to teaching, continuously improve their professional quality and teaching ability, and provide high-quality academic guidance for students; third, adhere to moral integrity, set an example with their own words and deeds, and guide students to establish correct values and professional ethics; fourth, advocate innovation, encourage students to carry out innovative research and practice, and cultivate students' innovative spirit and practical ability (Chen & Wang, 2024).

Wing 2: AI Technology (Technical Empowerment): AI technology serves as a technical tool to optimize the operation efficiency of the mentorship community, providing support for personalized guidance, resource integration, and interactive innovation. The specific application paths of AI technology in the community include: first, personalized learning analysis, using AI algorithms to analyze students' academic data, learning behavior, and value orientation, identifying students' strengths and weaknesses, and providing personalized learning and guidance plans (Selwyn, 2022); second, intelligent resource integration, building an AI-based financial education resource library, including professional literature, case studies, and teaching videos, to provide students with rich and high-quality learning resources; third, interactive mode optimization, developing intelligent teaching assistant systems and online discussion platforms to realize real-time communication and interaction between teachers and students, breaking the limitations of time and space (Zhao, 2023); fourth, academic research assistance, using AI tools to assist students in literature retrieval, data analysis, and thesis writing, improving the efficiency and quality of academic research (Gao, 2022). It should be emphasized that the model adheres to the principle of "technology as a tool" and clearly defines the boundary of AI technology application: AI is only a means to optimize mentorship, not a substitute for teacher-student interaction. The community must ensure sufficient face-to-face communication and emotional connection between teachers and students, avoiding technological alienation and the loss of humanistic care (Luo & Zhuang, 2023).

Three-Dimensions: Structural Framework: The "Three-Dimensions" of the model are "value leadership," "academic progress," and "emotional connection," which are the core structural frameworks of the mentorship community, covering the main content of mentorship interaction.

Dimension 1: Value Leadership: Value leadership is the core characteristic of the community, focusing on students' value shaping and ethical cultivation. The specific content includes: first, socialist core values education, guiding students to establish correct world outlook, outlook on life, and values; second, financial ethics and legal education, including integrity education, anti-corruption education, and financial legal system education, cultivating students' professional ethics and legal awareness; third, AI ethical education, focusing on algorithmic fairness, data privacy, and technological responsibility, guiding students to use AI technology in a standardized and ethical manner; fourth, the spirit of educators and scientists, cultivating students' innovative spirit, dedication, and social responsibility through the introduction of outstanding educators and scientists' deeds and experiences (Bai & Li, 2022). The implementation paths of value leadership include: organizing thematic discussions on financial ethics, inviting industry experts to share practical cases of ethical decision-making; integrating value guidance into academic research, guiding students to consider the social impact and ethical implications of research results; carrying out extracurricular practice activities, such as volunteer services and social investigations, to enhance students' sense of social responsibility (Yu & Wang, 2023).

Dimension 2: Academic Progress: Academic progress is the basic function of the community, focusing on students' professional knowledge learning and research ability improvement. The specific content includes: first, professional knowledge guidance, including the teaching of basic financial theories, professional skills, and cutting-edge knowledge, helping students build a solid professional foundation; second, research ability training, including literature retrieval, research design, data analysis, and thesis writing, improving students' academic research ability; third, academic exchange and cooperation, organizing academic seminars, group discussions, and joint research projects, promoting academic communication and cooperation between teachers and students and among students (Chen & Wang, 2024). The implementation paths of academic progress include: formulating personalized academic development plans for students based on their interests and strengths; using AI tools to provide students with targeted academic guidance and resource recommendations; organizing academic exchange activities, such as inviting domestic and foreign experts to give lectures and participating in academic conferences (Gao, 2022).

Dimension 3: Emotional Connection: Emotional connection is the guarantee for the healthy development of the community, focusing on the emotional communication and psychological support between teachers and students. The specific content includes: first, psychological support, caring about students' mental health, providing psychological counseling and emotional comfort, and helping students cope with academic pressure and life troubles; second, career guidance, providing students with career planning, employment advice, and professional development guidance, helping students clarify their career directions; third, informal interaction, carrying out extracurricular activities such as face-to-face talks, group outings, and sports activities, enhancing the emotional connection between teachers and students (Xiang & Wang, 2024). The implementation paths of emotional connection include: setting up regular face-to-face communication time between teachers and students, ensuring at least 2-3 face-to-face interactions per month; establishing an online emotional communication platform to facilitate timely communication between teachers and students; organizing extracurricular activities to create a relaxed and harmonious interaction atmosphere (Li, 2023).

Four-Loops: Operation Mechanism: The "Four-Loops" of the model are "goal alignment," "interactive symbiosis," "resource enhancement,"

and "evaluation feedback," which form a closed operation mechanism to ensure the effective operation and sustainable development of the community.

Loop 1: Goal Alignment: Goal alignment is the starting point of the community's operation, referring to the process in which teachers and students jointly formulate personalized development goals based on the community's fundamental goal of "fostering virtue through education." The specific steps include: first, needs assessment, understanding students' academic interests, career plans, and value pursuits through communication and AI data analysis; second, goal setting, jointly formulating short-term (semester), medium-term (academic year), and long-term (entire study period) development goals, covering value shaping, academic progress, and emotional growth; third, goal decomposition, decomposing the overall goals into specific tasks and action plans to ensure their operability; fourth, dynamic adjustment, regularly evaluating the achievement of goals, and adjusting goals and plans according to students' progress and changes in external conditions (Zhao, 2023).

Loop 2: Interactive Symbiosis: Interactive symbiosis is the core link of the community's operation, referring to the collaborative interaction and common growth between teachers and students in the community. The interactive modes include: first, academic interaction, such as one-on-one academic guidance, group research discussions, and thesis supervision; second, value interaction, such as thematic discussions on financial ethics, sharing of values and beliefs, and moral education talks; third, emotional interaction, such as face-to-face communication, psychological counseling, and extracurricular activities; fourth, online-offline integration interaction, combining online intelligent interaction (such as AI-assisted Q&A, online discussions) and offline face-to-face interaction to realize all-round and multi-dimensional interaction (Wenger et al., 2002).

Loop 3: Resource Enhancement: Resource enhancement is the support link of the community's operation, referring to the process of integrating and optimizing various resources to provide comprehensive support for the community's development. The resources include: first, university resources, such as libraries, laboratories, teaching platforms, and financial funds; second, teacher resources, such as teachers' professional knowledge, teaching experience, and social connections; third, industry resources, such as enterprise internships, industry experts, and practical projects; fourth, AI resources, such as intelligent teaching assistant systems, financial data analysis tools, and online resource libraries (Gao, 2022). The resource integration path includes: establishing a resource sharing platform to realize the effective integration and sharing of various resources; cooperating with enterprises and industry associations to introduce practical resources and industry experts; using AI technology to optimize resource allocation and improve resource utilization efficiency.

Loop 4: Evaluation Feedback: Evaluation feedback is the improvement link of the community's operation, referring to the process of evaluating the operation effect of the community and the development of students, and putting forward improvement suggestions. The evaluation content includes: first, process evaluation, evaluating the frequency and quality of teacher-student interaction, students' participation in community activities, and the achievement of phased goals; second, outcome evaluation, evaluating students' academic achievements, value cognition, professional ethics, and comprehensive quality; third, satisfaction evaluation, investigating students' and teachers' satisfaction with the community's operation and guidance services (Li, 2023). The evaluation methods include: quantitative evaluation (such as questionnaire surveys, academic performance statistics) and qualitative evaluation (such as in-depth interviews, portfolio analysis); self-evaluation (students' and teachers' self-evaluation) and peer evaluation (students' mutual evaluation, teachers' mutual evaluation). The evaluation results are used to adjust the community's operation mechanism, guidance methods, and resource allocation, forming a closed-loop improvement system.

DISCUSSION

Theoretical Contributions

Enriching and Expanding Community of Practice Theory: This study extends Wenger's (1998) community of practice theory by integrating value guidance, AI technology, and financial professional characteristics, proposing a localized and specialized theoretical model suitable for China's higher finance education. Compared with the traditional community of practice theory, this model has three innovations: first, it clarifies the core position of value guidance, expanding the function of the community from academic collaboration to comprehensive education integrating value shaping, academic guidance, and emotional support; second, it introduces AI technology as a technical support, enriching the interactive mode and resource integration path of the community; third, it combines financial professional ethics and national strategic needs, making the model more in line with the characteristics and requirements of finance education (Liu & Chen, 2024). This expansion not only enhances the explanatory power and practical guidance of community of practice theory in the digital age but also provides a new theoretical perspective for the transformation of mentorship relations in higher education.

Promoting Interdisciplinary Integration and Theoretical Innovation: This study breaks the disciplinary barriers between education, finance, AI ethics, and management, and constructs a cross-disciplinary theoretical framework for value-led mentorship communities. It integrates Marxist educational theory, community of practice theory, finance ethics theory, and educational technology theory, realizing the organic integration of multiple disciplines (Luo & Zhuang, 2023). This cross-disciplinary integration not only responds to the complex and comprehensive characteristics of educational problems in the digital age but also promotes the generation of new theoretical viewpoints and research paradigms. For example, the proposed "digital value guidance capability" concept integrates AI technology application, value guidance, and financial professional characteristics, which is a new theoretical exploration in the field of teacher education (Gao, 2022).

Expanding the Connotation of Value Guidance Theory in Finance Education: This study extends value guidance from traditional classroom teaching to the entire process of mentorship interaction, constructing a full-chain value shaping system covering academic research, emotional communication, and extracurricular practice. It clarifies the specific content and implementation paths of value guidance in the AI era, including socialist core values education, financial ethics education, AI ethics education, and the spirit of educators (Bai & Li, 2022). This expansion enriches the connotation of value guidance theory in finance education, making it more systematic, comprehensive, and operable. At the same time, it provides a theoretical basis for solving the problem of "two skins" between professional education and value education in finance universities.

Practical Implications

For Finance Universities: First, universities should establish a supportive institutional system for the construction of value-led mentorship communities. This includes revising teacher evaluation criteria, increasing the weight of value guidance and educational effectiveness in evaluation indicators, and establishing an incentive mechanism that combines material rewards and spiritual incentives; formulating special policies to support the application of AI technology in mentorship, such as investing funds to build intelligent mentorship platforms and training teachers' digital capabilities (Wang & Shi, 2024). Second, universities should strengthen the construction of teacher teams, organizing special training programs on the spirit of educators, financial ethics, and AI technology application to improve teachers' comprehensive capabilities of value guidance, academic guidance, and technological integration. Third, universities should

integrate internal and external resources, cooperating with enterprises, industry associations, and other institutions to introduce practical resources and industry experts, and building a diversified resource support system for mentorship communities (Chen & Wang, 2024).

For Finance Teachers: First, teachers should transform their educational concepts, changing from traditional academic instructors to comprehensive educators who integrate value guides, academic mentors, and technological integrators. They should attach equal importance to value shaping and academic guidance, and integrate value guidance into all links of mentorship interaction (Yu & Wang, 2023). Second, teachers should improve their comprehensive capabilities, including value guidance capabilities (such as mastering the methods of financial ethics education and AI ethics guidance), academic guidance capabilities (such as improving professional knowledge and research guidance skills), and AI technology application capabilities (such as using intelligent teaching tools to optimize mentorship efficiency). Third, teachers should strengthen emotional communication with students, establishing a harmonious, equal, and trusting teacher-student relationship, and paying attention to students' mental health and all-round development (Xiang & Wang, 2024).

For Finance Students: First, students should actively participate in the construction and operation of the mentorship community, taking the initiative to communicate with teachers about their academic confusion, value puzzles, and career plans, and actively participating in academic research, value discussion, and extracurricular practice activities (Li, 2023). Second, students should establish correct values and professional ethics, adhering to the principles of integrity, fairness, and responsibility, and avoiding the tendency of "valuing technology over ethics" and "valuing interests over morality." Third, students should rationally use AI technology, using it as a tool to improve academic efficiency and learning quality, while avoiding excessive reliance on technology and maintaining independent thinking and innovation capabilities (Selwyn, 2022).

Limitations and Future Research: This study has certain limitations: first, it is a theoretical exploration, and the proposed model has not been fully verified through large-scale empirical research. Although expert consultation has been carried out to ensure the scientificity of the model, its practical effectiveness still needs to be tested in specific educational scenarios. Second, the model's application scope may be limited. This study focuses on the field of finance education, and whether the model is applicable to other professional fields needs further exploration. Third, the research on the impact of cultural differences on the model is insufficient. With the internationalization of higher education, how to adjust the model according to different cultural backgrounds to adapt to cross-border education needs further research. Future research can be carried out in the following directions: first, conducting empirical research to test the effectiveness of the model. Selecting finance universities for pilot applications, collecting quantitative and qualitative data through questionnaires, interviews, and case studies, and verifying the model's impact on students' value shaping, academic progress, and comprehensive quality. Second, expanding the application scope of the model, exploring the adaptation and adjustment of the model in other professional fields (such as management, economics, etc.), and constructing a universal value-led mentorship community model. Third, carrying out cross-cultural comparative research, comparing the application effects of the model in different cultural contexts, and exploring the impact of cultural differences on the model's operation mechanism and implementation path. Fourth, strengthening the research on the long-term effect of the model, tracking the development of students after graduation, and evaluating the long-term impact of the model on students' career development and social responsibility.

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