

Digital Pathways for Psychological Health Education in Chinese Universities: A Case Study of Finance and Economics Institutions

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Abstract: Psychological health education in Chinese universities currently faces numerous challenges, such as singular and closed educational concepts, inadequacies in faculty development, and the limitations of current educational platforms. To address these issues, the integration of digital pathways—rooted in Self-Determination Theory—offers a new direction for transforming psychological health education in universities. Using finance and economics universities as examples, this paper explores how digital solutions can foster innovation in psychological health education, meet the diverse psychological needs of students, and promote their holistic development.

Keywords: Psychological Health Education; Digital Pathways; Finance and Economics Institutions

1. Introduction

The current situation of mental health education in Chinese universities should be analyzed first, and the existing problems should be discussed at the same time.

1.1 Single and Closed Educational Concepts Undermine Effectiveness

Currently, psychological health education in Chinese universities often relies on traditional educational concepts that are overly simplistic and closed, failing to consider students' individualized needs and diverse backgrounds. Traditional education models primarily focus on knowledge transmission while neglecting students' practical psychological health needs and development. This one-dimensional approach significantly limits the effectiveness of psychological health education.

Due to the variety of psychological issues and stressors students face, a singular educational approach cannot comprehensively address these challenges, leaving many students

unsupported in managing their mental health pressures [1]. For example, in some Chinese universities, psychological health courses often exist only in formality. These courses lack innovation in both content and methodology, failing to genuinely engage students' interest and participation. This not only reduces the effectiveness of such education but also risks eroding students' trust in and enthusiasm for psychological health education.

1.2 Inadequate Development of Faculty Teams and Lack of Substantive Guidance

The implementation of psychological health education in universities relies heavily on a sufficiently professional teaching workforce and diversified educational methods. However, the faculty resources dedicated to psychological health education in Chinese universities remain insufficient. While most institutions offer psychological health courses, there is often a shortage of qualified professionals. Many instructors frequently hold multiple roles, leaving them with limited time and energy to focus on curriculum design and improvement [2].

Additionally, current teaching methods lack interactivity and innovation [3]. The pedagogical approaches often rely on lectures or large-group teaching, resulting in a monotonous delivery style. Such rigid and outdated teaching methods struggle to capture students' interest and foster their sense of engagement. Consequently, they fail to offer the personalized psychological support that students might need in the classroom, which further limits the potential impact of psychological health education.

1.3 Weaknesses in Current Educational Mediums, Reducing Overall Effectiveness

The current psychological health education in universities primarily relies on classroom teaching and traditional lectures. These

mediums lack interactivity and engagement, making it difficult to stimulate students' enthusiasm and participation. Such underpowered educational carriers significantly limit the overall effectiveness of psychological health education.

The absence of modernized and digital educational tools results in a delivery method that is overly simplistic and passive, failing to meet the learning habits and needs of modern students [4]. For instance, some Chinese universities still rely heavily on face-to-face psychological health seminars. These approaches not only have limited reach but also struggle to address students' individualized concerns in depth.

Moreover, the lack of support from modern educational mediums, such as online platforms and mobile applications, restricts students' access to ongoing psychological support and resources after class. This gap reduces the opportunity for sustained interaction and follow-up, which are crucial for the long-term benefits of psychological health education [5].

2. Characteristics of Finance and Economics Universities

The student population in finance and economics universities exhibits unique characteristics in terms of academics, career orientation, and psychological needs. These distinctive traits create specific challenges for implementing psychological health education effectively within such institutions. Research indicates that students in finance and economics universities generally face significant psychological stress, stemming from their academically rigorous environment and career-oriented goals. Addressing these challenges often requires more personalized support strategies [6-8]. Additionally, the emphasis on competition, performance, and professional skill-building in such institutions contributes to a heightened sense of pressure among students. As a result, psychological health education must account for these unique factors to provide meaningful and targeted support.

2.1 Dual Pressure from Academic Work and Career Competition

Students in finance and economics universities often experience dual pressures: academic rigor and career competition. On the one hand,

they face high academic demands, particularly in disciplines like finance, accounting, and economic management, which require mastery of complex theoretical and practical knowledge. On the other hand, intense employment competition further compounds their stress. For instance, obtaining certifications such as CPA (Certified Public Accountant) or CFA (Chartered Financial Analyst) has become a "must" for many students, yet these exams are notoriously difficult and require long-term preparation, adding to their mental burden.

Additionally, the uncertainty of domestic and global financial markets exacerbates the complexity and variability of career choices, heightening students' anxiety levels. A 2021 study on the psychological health of finance and economics university students found that the proportion of students with mild-to-moderate depression and anxiety in these institutions was higher than in non-economics universities. The study highlighted factors such as academic stress, interpersonal relationships, family pressures, and postgraduate advancement as major contributors to depression and anxiety, particularly under significant public health events [8].

These challenges underline the critical need for targeted psychological support strategies in finance and economics universities to address students' specific pressures and promote their mental well-being.

2.2 Disconnection Between Career Development Needs and Psychological Education

Students in finance-oriented universities tend to prioritize acquiring employment-relevant skills and practical experience, often viewing these as key to their career success. However, traditional psychological health courses and activities—frequently theoretical or unrelated to professional growth—fail to resonate with these students.

This disconnect results in many students undervaluing the role of psychological well-being in their long-term career development. They often overlook how mental health directly affects professional capabilities, such as decision-making, emotional resilience, and interpersonal skills, which are crucial for thriving in competitive financial and economic

fields. For example, job markets in finance and accounting demand not only technical expertise but also strong stress management and teamwork, areas that could benefit from targeted psychological education.

Bridging this gap requires integrating psychological health education with career-oriented goals, such as linking mental resilience training to workplace readiness or emphasizing the role of emotional intelligence in leadership and client interactions. Doing so may better align with students' motivations and encourage active participation in mental health initiatives.

2.3 The Impact of Rational Thinking Patterns on Psychological Health

The academic focus in finance-related disciplines often requires students to possess strong logical reasoning, data analysis, and decision-making abilities. This emphasis cultivates a rational and pragmatic thinking style among students, which helps them excel academically and professionally. However, this same rational mindset can have unintended consequences for their psychological well-being.

Students who rely heavily on rational thinking tend to prioritize problem-solving over emotional expression. While this approach can be effective in addressing external challenges, it often leads to the suppression of internal emotions, neglecting the need for self-reflection and emotional release. Consequently, these students may struggle to recognize, articulate, or cope with their own psychological distress. Over time, this suppression of emotions can exacerbate feelings of isolation, anxiety, or burnout, making it difficult for peers, faculty, or even the students themselves to identify their struggles.

For instance, students may downplay emotional difficulties by framing them as problems that require practical solutions, rather than recognizing the value of emotional support or counseling. This rational approach often delays seeking help and prevents the development of effective emotional coping mechanisms. Addressing this issue in psychological education requires promoting a balance between rational analysis and emotional awareness, encouraging students to value emotional intelligence as a complement

to their logical and pragmatic skills.

2.4 Challenges from Practice-Oriented Educational Models

The education model in finance-focused universities places a strong emphasis on practical training and internships, exposing students to high-pressure work environments at an early stage of their careers. Many students intern in high-stakes industries, such as securities firms, investment banks, and accounting firms, which are known for their competitive nature and demanding workloads. These environments often require long hours, strict deadlines, and intense performance evaluations, which can result in significant psychological stress.

For example, students interning in these sectors frequently encounter challenges such as the "996" work culture (working from 9 a.m. to 9 p.m., six days a week) and unpaid internships ("0 salary"). These realities not only amplify physical and emotional exhaustion but also create a sense of disillusionment or burnout, particularly if students feel undervalued or lack a sense of purpose in their roles. The mismatch between their academic training and the harsh realities of the workplace can lead to anxiety, reduced self-confidence, and emotional instability.

Moreover, the competitive pressure in securing prestigious internships exacerbates the issue. Many students feel compelled to overextend themselves, sacrificing personal well-being to stand out among their peers. This constant drive for professional advancement often leaves little room for self-care, emotional recovery, or psychological resilience, making them more vulnerable to mental health challenges.

Addressing these challenges requires integrating psychological support into the practice-oriented education model. Universities should proactively offer stress management workshops, workplace adaptation training, and counseling services tailored to students engaged in high-pressure internships, ensuring they develop both professional skills and the emotional resilience necessary to thrive in demanding industries.

2.5 Scarcity of Psychological Support Resources

Despite regulations in China that require

universities to provide at least one full-time mental health educator for every 4,000 students, and at least two dedicated personnel for each institution, the sheer size of the student population often results in an insufficient availability of psychological support resources. This gap highlights the growing inadequacy of traditional offline counseling methods to meet the rising demand from students.

The overwhelming student numbers, coupled with the increasing awareness of mental health issues, have made it difficult for many institutions to provide personalized, timely assistance. As a result, students may face long waiting times to access counseling services or find themselves on waiting lists for appointments, leading to delays in addressing their psychological concerns. Moreover, the limited number of trained professionals often means that the quality of support may vary, with counselors unable to offer comprehensive, individualized care for each student.

This shortage suggests that the current reliance on face-to-face counseling alone is no longer sufficient to address the diverse and growing mental health needs of university students. The lack of alternative, digital-based platforms for ongoing support exacerbates the issue, as many students are unable to receive the help they need outside of office hours or without direct access to in-person services.

To better meet the psychological needs of students, it is essential to explore scalable, digital solutions such as online counseling services, mobile applications, and self-help resources that can provide more flexible and accessible support. These digital platforms can serve as a supplement to traditional methods, ensuring continuous and wider-reaching mental health care for students, and help alleviate the burden on existing in-house support services.

3. Theoretical Foundation for Building Digital Pathways

Self-Determination Theory (SDT), proposed by Deci and Ryan [9], is a theory of human motivation and personality development. SDT emphasizes individuals' active choice and self-regulation of their behaviors, positing that humans have an intrinsic tendency for growth and inherent psychological needs: autonomy, competence, and relatedness. The fulfillment

of these basic psychological needs is closely linked to individuals' intrinsic motivation and psychological health. Based on Self-Determination Theory, the application of digital pathways in university mental health education can provide a personalized learning environment and self-feedback, thereby enhancing students' autonomy and engagement, ultimately improving the effectiveness of mental health education.

3.1 Autonomy

Self-Determination Theory posits that individuals need to feel autonomy and freedom of choice in their actions [9]. In traditional mental health education models, students are often passive recipients, lacking opportunities for active participation. However, through digital pathways, education can offer more opportunities for autonomous choice and personalized learning content. For instance, online mental health education platforms (such as *Mooc*) allow students to select different learning modules and resources based on their interests and needs [10], thereby enhancing their autonomy and intrinsic motivation.

3.2 Competence

Self-Determination Theory emphasizes an individual's awareness and perception of their abilities, known as competence [9]. In digital mental health education, competence can be enhanced through real-time feedback and diverse learning activities. Digital platforms can leverage data analysis and artificial intelligence technologies to provide instant learning feedback and psychological assessment reports, helping students understand their psychological state and learning progress. For example, through online assessment tools (such as the "Psychological Assessment" function on the *Suxin APP*), students can gain timely insights into their mental health levels and receive personalized suggestions and guidance. Additionally, emotion-tracking tools on platforms like the *Moodpath APP* [11] offer instant feedback and tracking of emotional states, helping students monitor their emotional fluctuations and monthly emotional trends. Through such feedback mechanisms, students can better perceive their progress and abilities, thereby boosting their self-confidence and psychological resilience.

3.3 Relatedness

Self-Determination Theory also posits that individuals need to feel connected to and supported by others, known as relatedness [9]. In digital mental health education, this can be achieved through online communities, interactive platforms, and social media, providing opportunities for interaction and support between students, as well as between students and educators. For instance, online mental health education platforms can include discussion and sharing sections to encourage students to exchange experiences, share insights, and support one another. Additionally, platforms such as *Betterhelp APP* support online psychological counseling [12], where students can select a counselor that fits their needs and receive one-on-one professional psychological support and guidance, thereby enhancing their sense of belonging and safety. In this way, students can not only gain knowledge in a digital learning environment but also feel supported and cared for by others.

4. Strategies and Methods for Constructing a Digital Path

4.1 Online Platform Design

Financial and business universities can design a comprehensive online mental health education platform, which helps students autonomously select and customize their learning paths through diverse learning modules, personalized study plans, and real-time feedback mechanisms. The platform can include multiple modules such as emotional management, stress coping, and career planning, allowing students to learn according to their individual needs. Simultaneously, online assessment tools can provide immediate feedback, helping students understand their mental health status and learning progress. The inclusion of interactive communities and discussion areas can encourage students to share insights and experiences, providing opportunities for mutual support. Additionally, the platform could feature mentor and peer-guidance systems to strengthen students' sense of belonging and connection.

4.2 Mobile Application Development

Developing a mobile application for mental health education allows students to access

learning resources and psychological support anytime and anywhere. The app can provide personalized study plan reminders and allow students to choose learning content autonomously. It can integrate instant assessments and feedback features, helping students earn rewards and encouragement by completing tasks and challenges, thus enhancing their sense of competence. The addition of instant messaging and social functions can enable real-time communication and interaction between students, mentors, and peers, providing timely psychological support and assistance, thereby strengthening their sense of relatedness.

4.3 Application of Virtual Reality Technology

Virtual Reality (VR) technology can provide students with an immersive learning experience, allowing them to autonomously choose and experience different situations and scenarios in a virtual environment. For example, by simulating workplace stress scenarios, students can independently explore and practice coping strategies, thereby enhancing their sense of competence. VR technology also enables highly interactive practical activities, where students can experience and practice psychological skills in a virtual setting, improving and refining their abilities through real-time feedback and guidance. Additionally, by participating in virtual group activities and collaborative tasks, students can strengthen their sense of belonging and teamwork skills.

4.4 Online Counseling and Guidance

Establish a flexible online counseling platform that allows students to autonomously select consultation times and counselors, providing personalized psychological support and guidance. During the counseling process, counselors can use digital tools for psychological assessment and feedback to help students understand their mental state and progress. The platform should offer various communication methods such as video, voice, and text, ensuring that students can receive timely and professional psychological support when needed. By establishing long-term counseling relationships, the platform can enhance students' sense of security and trust.

4.5 Big Data and Artificial Intelligence Applications

By leveraging big data analysis and artificial intelligence (AI) technologies, online platforms can provide personalized learning suggestions and resource recommendations, helping students autonomously choose the learning content and paths that best suit their needs. AI technology can analyze students' learning data and mental health status in real time, offering intelligent feedback and guidance to help them continuously improve their skills and abilities. Additionally, AI can simulate interpersonal interactions and support, providing personalized psychological counseling and care to enhance students' sense of relational experience. For example, through intelligent chatbots, students can receive psychological support and advice at any time. Through the above strategies and methods, the digital path can effectively meet the needs of autonomy, competence, and relatedness for students in finance-related colleges, thereby improving the effectiveness of mental health education and the overall mental health of students. The digital path built based on Self-Determination Theory will bring new opportunities and challenges to the mental health education of finance-related colleges, promoting the innovation and development of educational models.

5. Conclusions

5.1 Main Content of the Study

This study systematically explores the construction of the digital path for mental health education in Chinese universities, focusing specifically on Chinese finance-related universities, analyzing their unique needs and characteristics. The research first highlights the limitations of the traditional mental health education model in China, emphasizing the potential and necessity of digital education in addressing these issues. Furthermore, the paper provides a detailed analysis of the characteristics of finance-related universities, including their academic disciplines, career development directions, practical teaching methods, market sensitivity, and professional ethics, and how these features impact mental health education. Based on Self-Determination Theory, the study presents the theoretical foundation for the digital path in

meeting students' needs for autonomy, competence, and relatedness. Finally, the paper proposes specific strategies and methods for constructing a digital path, including online platform design, mobile app development, virtual reality technology application, online counseling and guidance, as well as the use of big data and artificial intelligence.

5.2 Significance and Value of the Study

This study holds significant innovation and practical guiding value. Firstly, it systematically explores the application of digital paths in mental health education in finance-related universities, proposing a digital construction strategy based on Self-Determination Theory, offering new ideas for the innovation of mental health education. Secondly, the specific strategies and methods presented in this study provide detailed guidance for the practical implementation in Chinese finance-related universities, helping them effectively construct and optimize the digital path for mental health education. Additionally, by applying Self-Determination Theory to the field of digital mental health education, this study enriches the application scenarios of Self-Determination Theory and expands its theoretical contributions. Lastly, the results of this study provide valuable references for university administrators and policymakers, encouraging them to focus on the promotion and support of digital mental health education, thereby enhancing the mental health levels of university students.

5.3 Limitations of the Study and Future Directions

Although this study has made some progress, it also has several limitations that need to be addressed in future research. Firstly, this study primarily focuses on finance-related universities, and the digital mental health education of other types of universities (such as engineering schools, art universities, etc.) has not been thoroughly explored. Future research could extend to various types of universities to validate the generalizability of the findings. Secondly, due to the constraints of this study, there is limited discussion on the details of the implementation process. Future research can involve field surveys and practical operations to further refine the implementation steps and methods, providing

more detailed operational guidelines. Additionally, this study's evaluation of the digital path's effectiveness is mainly based on theoretical analysis, lacking empirical data support. Future research could employ empirical studies to collect and analyze actual application data, providing a more scientific assessment of the digital path's effectiveness.

With the continuous advancement of technology, the tools and methods for digital mental health education are constantly evolving. Future research needs to keep pace with technological developments, continuously exploring and innovating to provide more advanced and effective solutions for mental health education in universities.

In conclusion, this study provides valuable theoretical support and practical guidance for constructing the digital path for mental health education in Chinese universities. Through continuous research and practice, we believe that the application of the digital path in university mental health education will deepen, contributing to the comprehensive development and mental health improvement of university students.

Acknowledgments

This paper is supported by Humanities and Social Sciences Research Foundation of the Education Department of Jiangsu Province (No.2023SJYB0350) and University-level Scientific Research Foundation of Nanjing Audit University (No.XJ2023003901).

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