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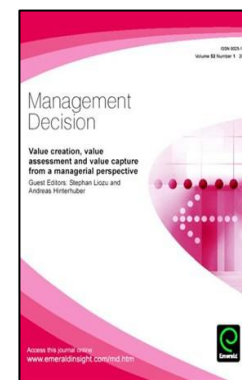
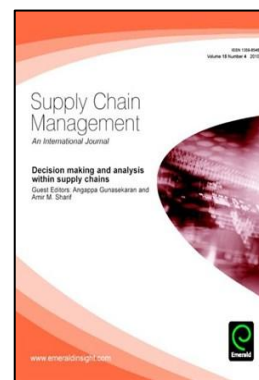
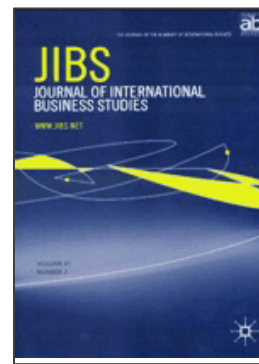
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3



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MENA Knowledge and Learning



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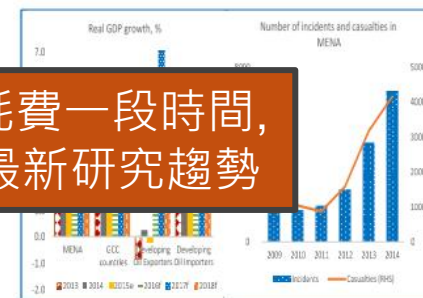
HOW DO PEOPLE IN MENA EVALUATE THEIR ECONOMIC PROSPECTS?

Lili Mottaghi¹

Introduction. In the global environment with the risk of prolonged low growth, the short-term economic outlook for the Middle East and North Africa (MENA) region remains "cautiously pessimistic", according to the World Bank's latest [MENA Economic Monitor](#).

low by historical standards (Figure 1.1, left panel).

Figure 1.1 Short-Term Economic Outlook and Terrorism Incidents in MENA



Sources: World Bank and Global Terrorism Database.

How do people in MENA evaluate their prospects? Macroeconomic indicators, such as GDP growth and inflation, are indirect, albeit important, indicators of people's current and future welfare. It is useful to compare these with people's own assessments of their welfare. Subjective Well Being (SWB) indicators, such as Gallup's life satisfaction index, the quality of life as expressed by the citizens. Specifically, they answer the following

¹ Lili Mottaghi, Economist, Office of the Chief Economist, The Middle East and North Africa Region (MNAEC), the World Bank.

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A Growth Model with Corruption in Public Procurement: Equilibria and Policy Implications

Brianzoni, Serena; Coppier, Raffaella; Michetti, Elisabetta [IDEAS Working Paper Series from RePEc](#), 2012.

Abstract/Details



Full text availability:

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Abstract [Translate](#)

We study the relationship between corruption in public procurement and economic growth. We assume that the public good is an input in the productive process and that the State fixes a monitoring level on corruption depending on the tax revenues. The resulting model is a two-dimensional, continuous and piecewise smooth map describing the evolution of the capital per capita and that of the corruption level. We prove that the model admits multiple equilibria: their stability and the structure of their basins is studied. We also present numerical simulations useful to explain the role of parameters in the long-run path of the model. Our study aims at demonstrating that stable equilibria with positive corruption may exist (according to empirical evidence), even though the State may reduce corruption by increasing the wage of the bureaucrat or by increasing the amount of tax revenues used to monitor corruption.



an article published in Nov 2015 in *Quality and Quantity*, (Springer; 2015 Impact Factor 0.72); the paper could be found as a working paper 3 years earlier on RePEc

Multiple equilibria in a discrete time growth model with corruption in public procurement

Brianzoni, Serena; Coppier, Raffaella; Michetti, Elisabetta [Quality and Quantity](#) 49.6 (Nov 2015): 2387-2410

Abstract/Details



Full text availability:



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Abstract [Translate](#)

We study the relationship between corruption in public procurement and economic growth within the Solow framework in discrete time, while assuming that the public good is an input in the productive process and that the State fixes a monitoring level on corruption depending on the tax revenues. The resulting model is a two-dimensional, continuous and piecewise smooth dynamic system which describes the evolution of the capital per capita and that of the corruption level. We prove that the model admits multiple equilibria: their stability and the structure of their basins is studied. We also present numerical simulations for economic meaningful parameter values, useful to explain the role of parameters in the long-run path of the model. Our study aims at demonstrating that stable equilibria with positive corruption may exist (according to empirical evidence), even though the State may reduce corruption by increasing the wage of the bureaucrat or by increasing the amount of tax revenues used to monitor corruption.



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SOLUTIONS FOR ECONOMIC DEVELOPMENT IN RURAL REGIONS: THE CASE OF THE NORTHERN FREE STATE REGION

Daniel Francois Meyer
North-West University (NWU)
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ABSTRACT

Globally more than 50% of the world population are urbanized. Rural regions, specifically in developing countries are in socio-economic decline. This research has the primary aim to analyse the state of rural development in South Africa. Rural development is defined as a process of sustainable development leading to significant improvement in quality of life for the total population in the region, and especially the poor. More than two-thirds of the world's poor population live in rural regions. South Africa has similar rural poverty statistics. Rural regions in this country have deteriorated over the last two decades due to a lack of sustainable support for these regions. The government has since 2010 prioritized rural development in an effort to intervene in poverty and poor service delivery, but the implementation of a comprehensive rural development strategy is still not integrated or successful. The research methodology included a theoretical review of rural development in South Africa, and a case study focusing on the Northern Free State region. The Methodology also included a qualitative assessment of the study region, indicating below average compliance with best practice principles. Requirements for successful rural development and best practice rural development guidelines were also formulated for the study region in reducing poverty and to stimulate development. Some of the research findings include the discovery that rural regions have the potential to be popular again for reasons such as a quality rural environment, technological "space shrinking" and food security. Rural development requires a strong and committed government: strategies should focus on specific labour intensive economic sectors, such as tourism and agro-processing which links to manufacturing. Of further significance is the development of indigenous knowledge as well as the protection and maintenance of rural towns as service centres.

Keywords: Best practice, Northern Free State region, poverty, rural development, solutions

1. INTRODUCTION

Rural development can be defined as the improvement of quality of life by developing capacities that promote community participation, health, education, food security, environmental protection and economic growth in order for community members to achieve their full potential in a rural setting. Rural development should include aspects such as human development, natural resources, economic growth, infrastructure and policy development (Centre for Sustainable Development, 2008, p. 4). A rural setting is an area that is dominated by agricultural activities and land uses, with low population densities and includes towns as service centres in a rural region (Meyer, 2013, p. 261).

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LG Corp.



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1 LG Corp. - Key Employees

Table 1: LG Corp. - Key Employees

Name	Job Title	Board Level
Bon-Joon Koo	Chairman, Chief Executive Officer, Director	Executive Board
David Jung	Chief Financial Officer, Director	Executive Board
Do-Hyun Jung	President, Chief Financial Officer	Senior Management
Jun-Ho Cho	President-Mobile Communications Company, Chief Executive Officer-Mobile Communications Company	Senior Management
Seong-Jin Jo	President-Home Appliance & Air Solution Company, Chief Executive Officer-Home Appliance & Air Solution Company	Senior Management
Woo-Jong Lee	President-Vehicle Components Company	Senior Management
Bong-Suk Kwon	President-Home Entertainment Company, Chief Executive Officer-Home Entertainment Company	Senior Management
Yu-Sig Kang	Director	Non Executive Board
Man-Pyo Hong	Director	Non Executive Board
Joon-Keun Choi	Director	Non Executive Board
Chang-Woo Lee	Director	Non Executive Board
Chong-Nam Chu	Director	Non Executive Board

Source: ICD Research

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Advances In Management

Vol. 9 (6) June (2016)

Case Study:

An Insight into the Buying Behaviour of Urban Consumers towards Casual Wear- An Empirical Evaluation

Lall Seema¹ and Mukherjee Shankha^{2*}

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Abstract

This study is an attempt to examine the influence of reference group and the importance of functional and perceptual features on the buying behaviour of consumers of branded casual wear in the city of Kolkata (India). A total of three reference group variables were tested along with eight variables each of functional and perceptual features (attributes) of casual wear brands. This investigation has been done to test the differences occurring because of gender and/or education of the respondents. No difference was found in the buying behaviour of males and females for reference group. Similar was the finding when these variables were tested with the education level of the respondents.

Among the variables of attributes, it was found that a difference existed among the men and women and also the levels of education when it came to giving importance to fabric quality of the casual wear while making a purchase of the same. The importance of stitch/workmanship differed between the two genders. A sense of belonging and an increase in social status as gains from the purchase of a brand of casual wear were attribute variables for which a significant difference was found depending upon the education levels of the respondents.

Keywords: Buying behavior, casual wear, reference group, perceptual/functional features, hedonistic.

casual wear. In this regard this study has been undertaken to elicit opinions of the consumers of casual wear and conclude about the influence of referral groups and the importance of various attributes on the buying behaviour of the consumers of casual wear.

Review of Literature

Clothing has been cited as one of the principal means open for achieving prestige or status⁸. Kim and Han⁴ found in their research on black consumers that they had unique perceptions of branded apparel. O' Neal⁷ confirmed that this set of consumers use dresses as a visual evidence of their ethnicity.

McKinney et al⁶ conducted a study to determine the relation of selected social factors namely reference group, social participation, fashion involvement, clothing benefits sought, social environment to the clothing buying behaviour patterns of black college consumers. Their sample consisted of black students attending two US universities. The survey method of data collection with a five point Likert scale was used. A factor analysis with varimax rotation was run and they identified six factors of clothing benefits sought. Analysis of variance tests (ANOVA) was used to test the relationships and significant differences between the mean responses. Social participation and social gathering (which are components of a sense of belonging) were significantly related with buying behaviour. No difference in buying behaviour was found among the black college consumers for the variables of reference group and clothing benefits sought.¹³

Zhang et al¹³ studied the importance Chinese consumers

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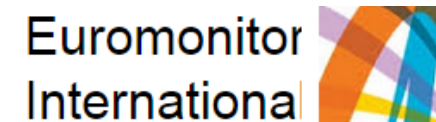
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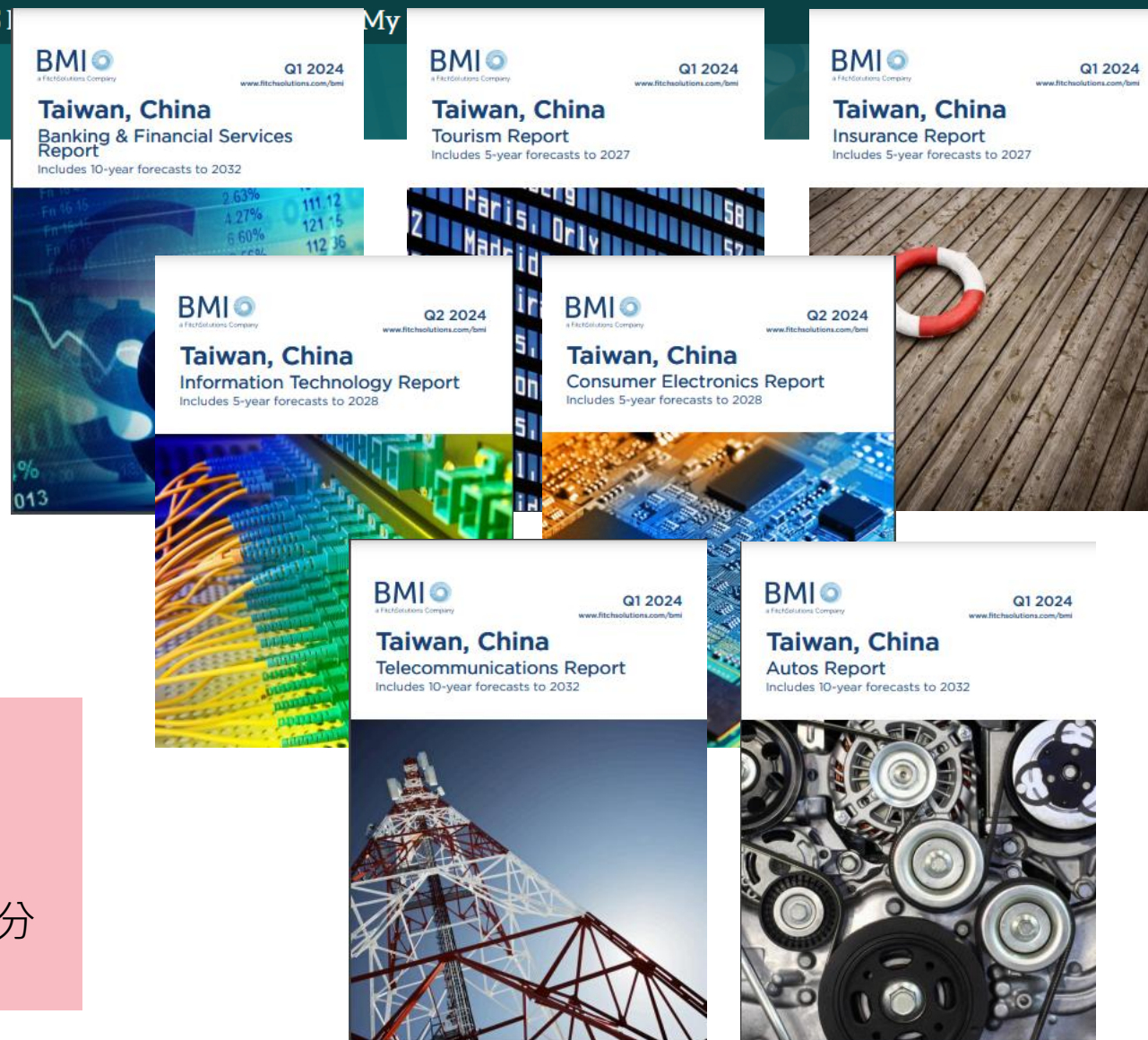
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1	Source	Definition	Notes	Currency	Units	China	Series ID	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
2	06/06/2016	Duncan	Innes-Ker			Economic structure																	
3						GDP at market prices																	
4	Derived from	Gross domestic produ	\$	bn		Nominal GICNGDPD		6005.4	7441.9	8471.5	9518.3	10429	10950	11074	11344	11673	12311	13401	14692	16085	17564	19123	20
5	EIU calculat	Gross dom 2011 Interi	PPP	bn		Nominal GICNGDPP		12246.4	13699.7	15234.9	16753.9	18272	19727	21399	23093	24751	26220	27763	29494	31349	33307	35362	3
6	National Bur	Gross domestic produ	LCU	bn		Nominal GICNGDPL		40658.09	48086.07	53474.45	58973.72	64069.69	68188.6	72998.2	77753.7	82701.2	87442	92415	98794.1	105660.7	112939	120614.7	1286
7	EIU calculat	Gross domestic produ	LCU	bn		Real GDP CNRNGDP		25883.35	28342.27	30524.63	32875.02	35274.9	37704.6	40222.2	42616.4	44737.4	46701.5	48850.1	50742.9	52938.3	55198.2	57489	597
8						Real expenditure on GDP (at chained market prices)																	
9	EIU calculat	Gross domestic produ	LCU	bn		Real GDP CNRNGDP		25883.35	28342.27	30524.63	32875.02	35274.9	37704.6	40222.2	42616.4	44737.4	46701.5	48850.1	50742.9	52938.3	55198.2	57489	597
10	EIU calculat	Private con	Derived fric	LCU	bn	Real privat CNRCPR		10019	11135.5	12045.6	12860.5	13854.4	14907.6	15953	16990.6	17968.6	19025.3	20056.7	21216	22407	23642.5	24902.8	261
11	EIU calculat	Government	Derived fric	LCU	bn	Real gover CNRGCE		3666.5	4103.1	4440.1	4754.5	4977	5365.2	5746.2	6188.6	6652.8	7138.4	7623.8	8060.1	8454.8	8815	9147.2	94
12	EIU calculat	Gross fixed	Derived fric	LCU	bn	Real gross CNRFIN		11734.2	12735.4	13836.1	15097.4	16232.3	17076.3	18066.8	18825.6	19258.6	19528.2	19821.1	20348.4	21059.5	21907.8	22850.7	238
13	EIU calculat	Stockbuildi	Derived fric	LCU	bn	Real stockl CNRSTK		701.1	812.9	619.2	639.9	688.5	700	705	720	800	850	893	905	956.4	1010.8	1067.5	1
14	EIU calculat	Exports of	Derived fric	LCU	bn	Real export CNREXP		9048.2	10340.3	11129.6	12454.6	13677.3	14003.2	14538.5	15118.6	15690.5	16056.1	16505.4	17076.8	17746.9	18494	19298.3	201
15	EIU calculat	Imports of	Derived fric	LCU	bn	Real impor CNRIMP		9282.2	10781.4	11542.3	12928.3	14118.2	14347.8	14787.3	15227.1	15633.1	15896.5	16249.9	16683.3	17686.3	18672	19777.5	209
16	EIU calculat	Total domestic expend	LCU	bn		Real dome CNRDMO		26120.9	28786.9	30940.9	33352.3	35752.2	38049.2	40471	42724.8	44679.9	46541.9	48394.6	50529.4	52877.6	55376.2	57968.2	606
17						Expenditure on GDP (real % change pa)																	
18	Derived from	Percentage	Seasonally adjusted,			Real GDP CNDGDP		10.6	9.5	7.7	7.7	7.3	6.888	6.7	6	5	4.4	4.2	4.3	4.3	4.3	4.1	
19	EIU calculat	Percentage change in real private consumpti	Private con	CNDGPR				9.4	11.1	8.2	6.8	7.7	7.6	7	6.5	5.8	5.9	5.4	5.8	5.6	5.5	5.3	
20	EIU calculat	Percentage change in real government cons	Government	CNDGCE				9.2	11.9	8.2	7.1	4.7	7.8	7.1	7.7	7.5	7.3	6.8	5.7	4.9	4.3	3.8	
21	EIU calculat	Percentage change in real gross fixed invest	Gross fixed	CNDFIN				12.5	8.5	8.6	9.1	7.5	5.2	5.8	4.2	2.3	1.4	1.5	2.7	3.5	4	4.3	
22	EIU calculat	Change in real stockbuilding, as a percent	Stockbuildi	CNDSTK				1.4	0.4	-0.7	0.1	0.1	0	0	0	0.2	0.1	0.1	0	0.1	0.1	0.1	
23	EIU calculat	Percentage change in real exports of goods	Exports of	CNDEXP				5.6	14.3	7.6	11.9	9.8	2.4	3.8	4	3.8	2.3	2.8	3.5	3.9	4.2	4.3	
24	EIU calculat	Percentage change in real imports of goods	Imports of	CNDIMP				9.5	16.2	7.1	12	9.2	1.6	3.1	3	2.7	1.7	2.2	3.8	4.9	5.6	5.9	
25	EIU calculat	Percentage change in real total domestic exp	Domestic	CNDDMO				12	10.2	7.5	7.8	7.2	6.4	6.4	5.6	4.6	4.2	4	4.4	4.6	4.7	4.7	
26						Contribution to real GDP growth (% points)																	
27	EIU calculat	Change in private consumption, as a percent	Private con	CNCGPR				3.7	4.3	3.2	2.7	3	3	2.8	2.6	2.3	2.4	2.2	2.4	2.3	2.3	2.3	
28	EIU calculat	Change in government consumption, as a pe	Government	CNCGGC				1.3	1.7	1.2	1	0.7	1.1	1	1.1	1.1	1.1	1	0.9	0.8	0.7	0.6	
29	EIU calculat	Change in gross fixed investment, as a perc	Gross fixed	CNCGFI				5.6	3.9	3.9	4.1	3.5	2.4	2.6	1.9	1	0.6	0.6	1.1	1.4	1.6	1.7	
30	EIU calculat	Change in net exports, as a percentage of re	External be	CNCGEB				-1.4	-0.8	0.1	-0.2	0.1	0.3	0.3	0.3	0.4	0.2	0.2	-0.1	-0.3	-0.5	-0.5	
31						Nominal expenditure on GDP (LCU)																	
32	National Bur	Gross domestic produ	LCU	bn		Nominal GICNGDPL		40658.09	48086.07	53474.45	58973.72	64069.69	68188.6	72998.2	77753.7	82701.2	87442	92415	98794.1	105660.7	112939	120614.7	1286
33	EIU calculat	Private consumption, a	LCU	bn		Nominal GICNGDPI		14605.76	17653.2	19853.68	21976.25	24292.74	26419.9	28876.9	31360.4	33994.6	36713.7	39613.5	42948.2	46499.9	50296.5	54323.7	585

World Commodity Forecasts Industrial Raw Materials March 2024

World Commodity Forecasts. Industrial Raw Materials; New York, (Mar 2024).

全文

摘要/詳細資料

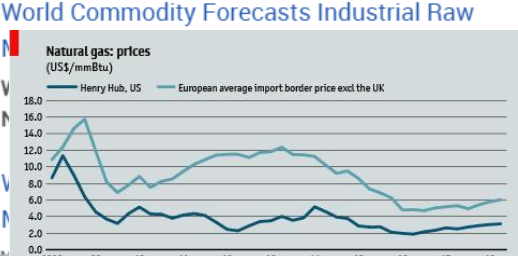
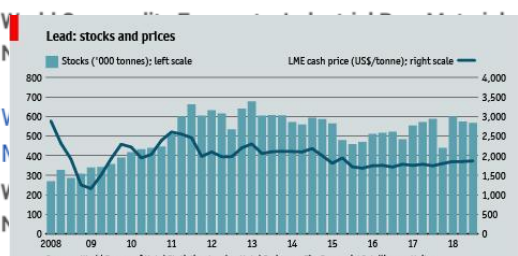
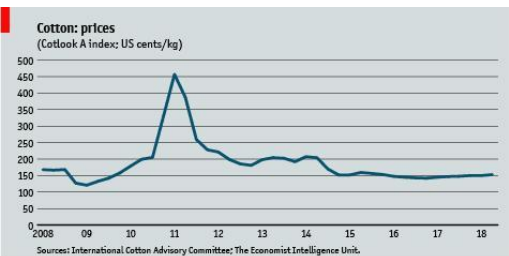
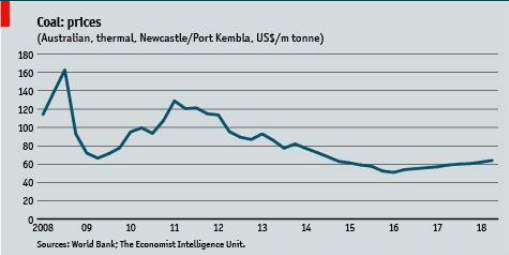
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Oil prices will average about US\$80/barrel in 2024 The global oil market is set to remain tight in 2024. December prices (dated Brent Blend) have been at or just below US\$80/barrel, despite OPEC+ confirming reduced production quotas in 2024 and additional voluntary cuts by Saudi Arabia and Russia. [unclear] increase output markedly in 2024, and other OPEC members also sticking to voluntary cuts, which will limit the downside to oil price forecasts. The market will remain largely data-driven, of whether energy demand growth is holding up in an environment where interest rates are high and central banks in the second half of the year notwithstanding. The advent of considerable refining capacity, mainly in the US and Qatar, will maintain downward pressure on prices in Europe.

全文

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Price forecast summary



Country Forecast China 1st Quarter 2024 Updater

[Country Forecast. China; New York, \(Jan 2024\).](#)

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摘要

翻譯

[...]the sector will never recover to 2019 levels. The 2028 Real GDP growth (%) 5.5 4.9 4.8 4.7 4.6 4.5 4.4 4.3 4.2 4.1 4.0 3.9 3.8 3.7 3.6 3.5 3.4 3.3 3.2 3.1 3.0 2.9 2.8 2.7 2.6 2.5 2.4 2.3 2.2 2.1 2.0 1.9 1.8 1.7 1.6 1.5 1.4 1.3 1.2 1.1 1.0 0.9 0.8 0.7 0.6 0.5 0.4 0.3 0.2 0.1 0.0 -0.1 -0.2 -0.3 -0.4 -0.5 -0.6 -0.7 -0.8 -0.9 -1.0 -1.1 -1.2 -1.3 -1.4 -1.5 -1.6 -1.7 -1.8 -1.9 -2.0 -2.1 -2.2 -2.3 -2.4 -2.5 -2.6 -2.7 -2.8 -2.9 -3.0 -3.1 -3.2 -3.3 -3.4 -3.5 -3.6 -3.7 -3.8 -3.9 -4.0 -4.1 -4.2 -4.3 -4.4 -4.5 -4.6 -4.7 -4.8 -4.9 -5.0 5.00 4.95 5.87 6.26 6.38 6.42 Country Forecast. China; New York, (Jan 2024). Population (m) 1,396.8 Population growth (%) 0.5 bn; purchasing power parity) 30,200 GDP per head (US\$; market exchange rate) 10,645 Rmb:US\$ 6.74 FDI inflows (% of GDP) 4.1 although value-added tax (VAT) rate 13%

全文

翻譯

Outlook for 2021-25: Election watch

The next political reshuffle will begin in late 2022, when the CCP holds its 20th national congress, and be completed in early 2023, when state appointments will be made. We believe that Mr Xi will retain his leadership of the party, military and state. Mr Li is constitutionally required to step down as premier after two consecutive terms. He could be replaced by Li Qiang (the CCP secretary of Shanghai) or Hu Chunhua (a vice-premier). Of the five remaining members of the top-level politburo standing committee, two (Li Zhanshu and Han Zheng) are due to retire, in line with unofficial age limits. However, it is uncertain if this norm will continue to apply, given Mr Xi's own plans to delay his retirement.

Outlook for 2021-25: International relations

Having established control over the pandemic domestically, China will enhance its support for other countries' efforts. The goal will be to mitigate China's perceived status as the source of the pandemic and will include the priority distribution of a Chinese-manufactured vaccine to select international partners.

Diplomatic efforts focused on the Belt and Road Initiative (BRI) and the developing world will reflect a souring of China's relations with other, mainly democratic countries. A reset of the troubled US-China relationship will not happen under the new US president, Joe Biden. We expect the rivalry to shift away from trade and towards issues including the frictions created by differing economic models; strategic competition in the Asia-Pacific; and human rights and democratic values. There is some prospect of limited co-operation between China and the US on health security and weapons proliferation.

China's relations with other Western powers, including Australia, Canada, the UK and a number of EU member states, will remain strained. Without outright alignment with US policy, China will offer economic benefits by signing bilateral agreements, albeit on a case-by-case basis. This was evidenced by the agreement of the Comprehensive Agreement on Investment with the EU, within which China will offer government procurement, industrial subsidies and state support.

China will pursue a similar approach in its neighbourhood. It has been an enthusiastic backer of the Asia-Pacific Economic Cooperation (APEC), which we expect to become effective by the end of 2021, and has indicated interest in the Regional Comprehensive Economic Partnership (RCEP). Its support for free-trade agreements is driven by a desire to build a multilateral coalition against it. Still, the assertiveness evident elsewhere in Chinese foreign policy means that most Asian countries will seek to balance carefully between China and the US. China will continue to come under pressure to develop a more formalised China-focused security alliance or economic bloc.

Outlook for 2021-25: Policy trends

Policy support for the economy will soften in 2021, as economic momentum builds and intermittent coronavirus outbreaks are quickly controlled at local level. Policymakers have signalled a tighter liquidity stance and indicated that real estate is an economic policy priority. They will seek to limit market disruption from such action, through moves such as easing credit to property developers and outright bankruptcy.

Country forecast overview: Key indicators

Key indicators	2020	2021	2022	2023	2024	2025
Real GDP growth (%)	2.3	8.5	5.0	5.2	4.8	4.5
Consumer price inflation (%; av)	2.5	1.6	2.6	2.5	2.3	2.2
Budget balance (% of GDP)	-5.3	-4.8	-4.6	-4.9	-5.0	-4.8
Current-account balance (% of GDP)	2.0	2.6	2.6	2.3	1.9	1.6
Commercial bank prime rate (%; year-end)	4.4	4.4	4.6	4.9	4.9	4.9
Exchange rate Rmb:US\$ (av)	6.90	6.54	6.73	6.62	6.52	6.43
Exchange rate Rmb:¥100 (av)	6.46	6.28	6.47	6.23	6.00	5.96

Country forecast overview: Business environment rankings

		Global rank ^b		Regional rank ^c	
	2021-25	2016-20	2021-25	2016-20	2021-25
	6.35	56	48	12	10

Includes: Australia, Bangladesh, China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Thailand, Vietnam, and others.

Updater

Fact sheet

Annual data	2020 ^a	Historical averages (%)	2016-20
Population (m)	1,395.1	Population growth	0.5
GDP (US\$ bn; market exchange rate)	14,850.2 ^b	Real GDP growth	5.7
GDP (US\$ bn; purchasing power parity)	24,621.9 ^b	Real domestic demand growth	5.4
GDP per head (US\$; market exchange rate)	10,645	Inflation	2.2
GDP per head (US\$; purchasing power parity)	17,649	Current-account balance (% of GDP)	9.6
Exchange rate (av) Rmb:US\$	6.90 ^b	FDI inflows (% of GDP)	4.1

^a Economist Intelligence Unit estimates. ^b Actual.



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Annual Cash Flow

All amounts in millions of US Dollars except per share amounts.

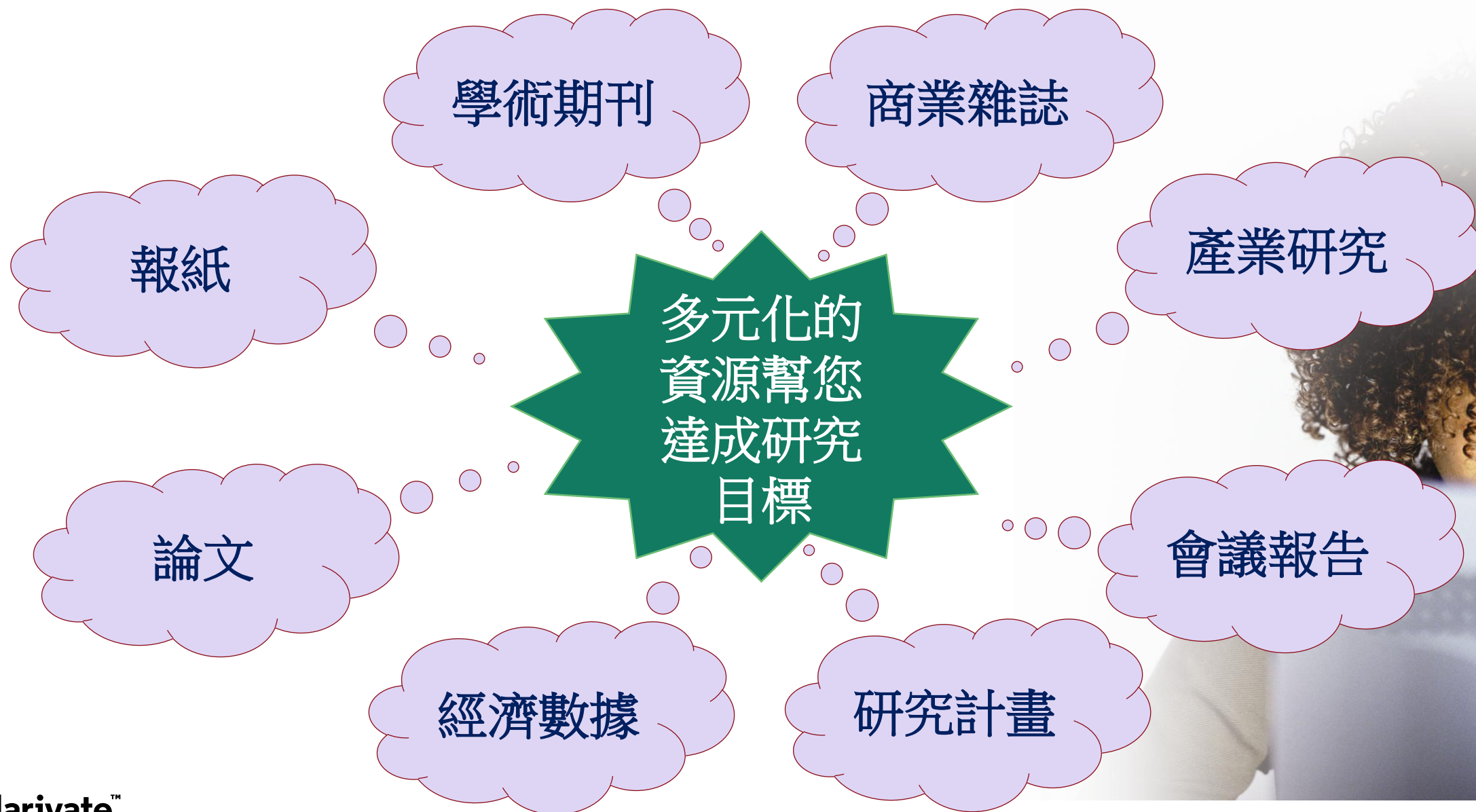
	Sep 2020	Sep 2019	Sep 2018	Sep 2017	Sep 2016
Cash & Cash Equivalents at Beginning of Year	\$1,234.00	\$1,913.00	20,390.00	20,494.00	21,120.00
Net Cash Provided by Operating Activities	80,674.00	66,391.00	77,434.00	64,225.00	66,231.00
Net Cash Provided by Investing Activities	(4,286.00)	42,896.00	16,366.00	(45,445.00)	(45,077.00)
Net Cash Provided by Financing Activities	(96,820.00)	(90,676.00)	(87,876.00)	(17,874.00)	(20,660.00)
Net Increase/Decrease in Cash & Equivalents	(15,432.00)	18,611.00	5,814.00	(1,665.00)	(8,506.00)
Cash & Cash Equivalents at End of Year	\$8,799.00	\$5,324.00	25,915.00	20,269.00	20,494.00

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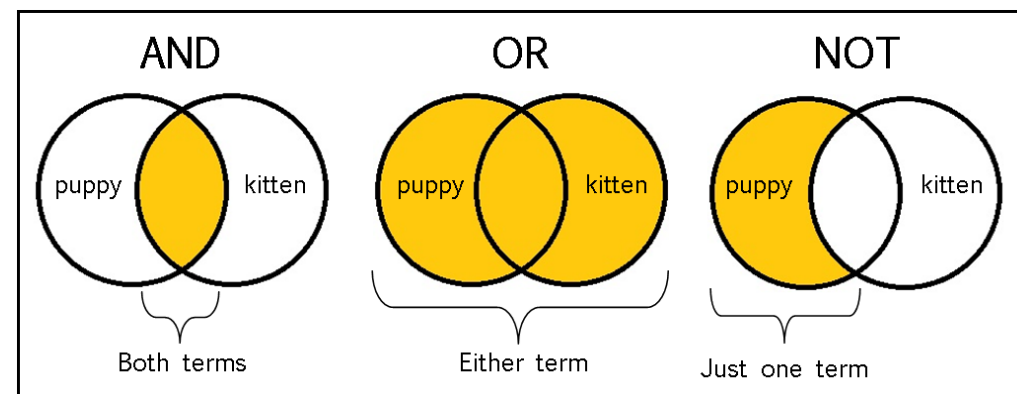
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Regulated free banking in Switzerland (1881–1907)

Herger Nils. *Swiss Journal of Economics and Statistics; Lausanne* Vol. 157, Iss. 1, (Dec 2021).

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are trust and knowledge creation key ingredients in fintech start-up emergence and financing?

Florin; Clark, Gordon L; Hoepner Andreas G F; Pažitka Vladimir; Wójcik Dariusz. *Small Business Economics; Dordrecht* Vol. 57, Iss. 4, (Dec 2021): 1715-1731.

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Dijmărescu, Eugen. *Romanian Journal of European Affairs; Bucu*

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Clark, Br... *Industrial Organization; Boston* Vol. 59, Iss. 4, (Dec 2021): 651-663.



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Which financial earmarking policy is more effective in promoting FinTech innovation and regulation?

Alternate title: FinTech innovation and regulation

Xu, Yueling; Bao, Haijun; Zhang, Wenyu; Zhang, Shuai. *Industrial Management & Data Systems*; Wembley Vol. 121, Iss. 10, (2021): 2181-2206. DOI:10.1108/IMDS-11-2020-0656



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摘要

翻譯

Purpose

Recently, the concept of **financial technology** (FinTech) has attracted extensive attention from international organisations and regulators, in particular, how to achieve a “win-win” situation between financial institutions' FinTech innovation and effective regulation has become a hot topic. This study purposes to explore the evolutionary game relationship between FinTech innovation and regulation by constructing both static and dynamic earmarking game models.

Design/methodology/approach

A simulation experiment was conducted using primary data obtained from a commercial bank in China.

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Purpose

Recently, the concept of financial te particular, how to achieve a “win-win” topic. This study purposes to explore static and dynamic earmarking game

Design/methodology/approach

A simulation experiment was conduc

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摘要

翻譯

Purpose

Recently, the concept of financial earmarking has become a hot topic. This study purposes to explore the impact of static and dynamic earmarking gar

Design/methodology/approach

A simulation experiment was conducted using primary data obtained from a commercial bank in China.

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摘要

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Purpose

Recently, the concept of financial technology (FinTech) has a particular, how to achieve a "win-win" situation between financial and technology. This study purposes to explore the evolutionary game re static and dynamic earmarking game models.

Design/methodology/approach

A simulation experiment was conducted using primary data of

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目的

最近，金融科技（金融科技）的概念吸引了國際機構和監管機構的廣泛關注，尤其是，如何在金融機構的金融科技创新和有效監管之間實現「贏」的情況已成為熱門話題。本研究旨在通過構建靜態和動態專注遊戲模型，探索金融科技创新與監管之間的進化遊戲關係。

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研究

結果進化遊戲模型的理論分析結果與相應的模擬結果一致，證明提出的進化遊戲模型的有效性。還發現，動態撥標遊戲模型在推動金融科技创新和監管方面比靜態撥標遊戲模型更穩定和有效。此外，當監管機構採用動態的撥標機制時，金融機構和監管機構的行為策略的進化路徑成為螺旋形狀，最終融入了一個中心點，表明了一種進化穩定的策略和納什平衡的存在。最後，由於金融機構的行為策略主要受監管機構的政策影響，因此監管機構受到啟發調整對金融科技创新的相應規管政策

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