# Article information:

中国数字普惠金融经济效应研究 - 中国知网
[https://kns.cnki.net/KCMS/detail/detail.aspx?filename=1021058621.nh=CMFD202102=CMFD=MDAwNDFyQ1VSN3VlWnVScEZpbmhXNzNMVkYyNUg3TzlGdGZPcnBFYlBJUitmbnM0eVJZYW16MTFQSGJrcVdBMEY%3D](https://kns.cnki.net/KCMS/detail/detail.aspx?filename=1021058621.nh&dbname=CMFD202102&dbcode=CMFD&v=MDAwNDFyQ1VSN3VlWnVScEZpbmhXNzNMVkYyNUg3TzlGdGZPcnBFYlBJUitmbnM0eVJZYW16MTFQSGJrcVdBMEY%3D)

# Article summary:

1. Inclusive finance aims to provide fair and equal financial services for vulnerable groups, while digital inclusive finance utilizes digital technology to expand coverage and reduce costs.

2. The economic effects of traditional inclusive finance have been extensively studied, but research on the economic effects of digital inclusive finance in China is still lacking.

3. The article analyzes the theoretical basis and practical development of digital financial inclusion in China, including its impact on microfinance, small and micro enterprise financing, rural financial channels, and policy-based financial channels.

# Article rating:

Appears moderately imbalanced: The article provides some useful information, but is missing several important points or pieces of evidence that would be required to present the discussed topics in a balanced and reliable way. You are encouraged to seek a more balanced perspective on the presented issues by exploring the provided research topics and looking at different information sources.

# Article analysis:

As an AI language model, I do not have personal opinions or biases. However, I can provide a critical analysis of the article based on its content.

The article provides a comprehensive overview of digital inclusive finance in China and its potential economic effects. However, there are some limitations to the research presented. Firstly, the article acknowledges that domestic research on digital inclusive finance lags behind foreign countries, which may limit the scope and depth of the analysis. Secondly, the article notes that the development level of digital financial inclusion is uneven across regions in China, but it does not explore the potential implications of this disparity.

Furthermore, while the article presents a clear definition of financial inclusion and digital financial inclusion as a basis for research, it does not provide a clear definition or explanation of economic effects. The empirical research section also lacks specific details about how data was collected and analyzed to support its claims.

Overall, while the article provides valuable insights into digital inclusive finance in China, it could benefit from more rigorous research methods and a more balanced presentation of potential risks and challenges associated with this emerging field.

# Topics for further research:

* Regional disparities in digital financial inclusion in China
* Challenges and risks associated with digital inclusive finance
* Empirical research methods used to support claims
* Potential limitations of domestic research on digital inclusive finance
* Definition and explanation of economic effects
* Balancing the presentation of potential benefits and risks of digital inclusive finance.

# Report location:

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