

Research on Countermeasures of Rural Revitalization Assisted by Science and Technology Finance

Yang Liu

*Department of Economics, Shenyang Institute of Science and Technology, Shenyang, Liaoning,
110167, China*

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Abstract: For the past few years, the development of rural areas has been lagged behind, and the gap between urban and rural areas has been widening. For solving the problems of economic backwardness and inadequate public services in rural areas, the Chinese government has launched the rural rejuvenation strategy. For this purpose, the development of science and technology finance is an important part of the rural revitalization strategy, which plays a key role in promoting the sustainable development of rural areas. This paper makes an in-depth analysis of the current situation of science and technology finance in China's rural areas and puts forward countermeasures for rural science and technology finance to facilitate the revitalization of rural areas, such as strengthening government support, improving the legal system, and promoting the application of financial technology.

1. Introduction

With the advent of the new stage of agricultural development, promoting the integration of rural industries can solve the key to the difficulties of "agriculture, rural areas, and rural areas, and the key to shaping the new growth point of rural economic development. After the first report of the 19th National Congress and after the first clearly proposed "implementation of rural revitalization and development strategies", the "Document No. 1" in 2021 emphasized that it is necessary to further intelligent agricultural intelligence and improve rural industrial development planning. Building today's rural industrial system and building an agricultural industry chain is the key to promoting the integration and development of rural industries. It is an important starting point for vigorously carrying out rural revitalization. However, at present, the integration and development of rural industries in my country is facing the lack of rural social credit systems, insufficient conventional supply elements, and backward construction of new infrastructure basic construction, which prompts the industrial integration to integrate the difficulty of financing and slow growth. As a key driving force for promoting the integration of rural industries, financial information services have outstanding contributions in building a modern agricultural operation system and cultivating new operating subjects. Therefore, in the era of digitalization, the impact of scientific and technological finance on the development of rural industry integration and the mechanism of essential effects, it plays a vital role in improving the basic construction of the rural financial

system, accelerating the integration of rural industries, and in-depth promotion of rural revitalization.

Financial technology, that is, financial companies, Internet companies, and other high-tech technologies, have renewed the renewal of financial products and services, and improved the quality of financial services.

The relationship between finance and rural areas is as follows: finance can provide direct services for rural areas. In rural areas, rural areas are also undeveloped markets with great potential. They have become the main service area for the financial development and the key market for the majority of financial enterprises in the future. At the same time, the high-quality and rapid development of rural areas cannot be achieved without the help of finance. The rural market provides abundant development opportunities for finance. In this way, the finance and rural areas depend on each other for common development ^[1].

The relationship between finance and technology is as follows: finance itself contains digital genes, which makes an important driving force for technological innovation. Fintech has gradually developed from providing the auxiliary role for finance to the internal transformation force and the core part of finance. With the support of advanced science and technology, finance realizes the expansion of service content and the enhancement of service benefit. Technology is also expanding the development space through the deep application in the financial industry. In addition, fintech innovation also needs the help of relevant resources, establishing a penetrating ecosystem.

To sum up, the author believes that finance, science and technology and rural areas are developing in mutual combination, making sure to build a new and interconnected financial ecology. These three aspects are focused on "agriculture, rural areas and farmers", and focus on the limited means to form a joint force among finance, science and technology and rural areas, and accelerate the realization of the strategic goal of rural revitalization.

Compared with the integration of traditional manufacturing, the integration of rural industries focuses on integrating agricultural network resources, and the integration subject is based on farmers, agricultural cooperatives and agricultural enterprises. From the perspective of supply-side structure, as an integrated subject, agricultural cooperatives and agricultural enterprises extend agricultural product planting to another product category industry, complete the in-depth integration of the agricultural industry chain and other related industries, expand the size of the operating scope of the operating scope; Farmers' entrepreneurial innovation personal behavior can discover more non-agricultural employment opportunities, increase farmers' income, and promote the development trend of the integration of rural industries. In order to ensure the double diligence of supply and demand, Internet finance is introduced into agricultural manufacturing and life, promoting the fair, fair and efficient supply and demand pairing of both parties in rural lending, accelerate the growth of agricultural financing funds, enable farmers to change its original results management, obtain more investment opportunities, complete the completion In addition, the integration of agricultural scale operations and the integration of the two or three industries, implementing and implementing agricultural financing support current policies can alleviate farmers' financing constraints. It can also promote agricultural commercial insurance to involve face, product growth and quality, absorb the independent entrepreneurial entrepreneurship of local rural labor employment employment, and further expand the boundaries of the agricultural industry chain, so that rural industry integration subjects are harmonious and cooperative.

2. The Main Problems with Fintech in Boosting Rural Revitalization

2.1. The Digital Process of Rural Finance is Slow

The coverage rate of fintech in rural areas is low. Therefore, some rural small and medium-sized

financial institutions have a "pseudo-innovation" situation when the use of scientific and technological use, which cannot help rural financial breakthroughs. In rural areas, both infrastructure and communication technology cannot meet the development needs of fintech, which leads to few and continuous disappearances in rural regions. Related equipment that helps fintech can not meet the needs of related services; at the same time There are also some rural areas, the economy is backward, without sufficient capital construction communication equipment, and the Internet coverage is narrow, which also makes it difficult to build artificial intelligence construction and cannot carry out financial services smoothly [2].

Due to these problems existing in rural areas, the data owned by major enterprises are difficult to share. Farmers are more diverse in production activities, and they involve less data. At the same time, farmers do not have digital thinking, resulting in digital development in rural areas and facing many obstacles. In addition, the collection of new financial data has the difference in space-time, making financial data uncertainty, single-sex artificial intelligence modeling technology cannot play a role, and puts greater pressure on processes such as later data analysis.

2.2. Few Rural Fintech Talents

The aging problem of the rural population is also a major factor leading to the shortage of fintech talents. The problem of aging is becoming more and more serious, which hinders the deepening of fintech in the rural areas. The elderly generally lack education, coupled with the degradation of various physical functions, causes them to fully grasp the online financial channels. Under the influence of traditional cash transactions, they have a strong resistance to financial products, which makes financial technology unable to play a positive role in rural revitalization.

On the one hand, due to the low economic level of rural areas and the general low education level, the comprehensive talents here are very scarce, and the knowledge of financial and scientific and technological knowledge is just a half-knowledge. Although the country also supports professional fintech talents to help the villages, it is helpful, but because they are difficult to accept the rural environment, they have left. The lack of effects of financial science and technology talent resources has a large impact on the development and application of fintech. Innovative research and development and application cannot be independently realized, and fintech service products lack the driving force for innovation. On the other hand, the problem of aging of rural population is also a major factor that leads to insufficient fintech talents. The problem of aging is becoming more serious, resulting in the in-depth hindrance of fintech in the countryside. The general education of the elderly is not high, and the degradation of various physical functions, etc, so that they cannot fully grasp the online financial channels. Under the influence of traditional cash transactions, the resistance to financial products is very strong. The positive role of rural digital revitalization.

2.3. It is Difficult to Supervise Rural Fintech

In addition, fintech promotes the innovation of financial services, but the current regulatory system cannot quickly and effectively judge the risks faced by innovative services, forcing the upgrading of regulatory methods. In order to improve the ability to resist risks, financial institutions will add secret keys and verification in the process of products and services. The complex verification process will reduce the experience of customers, and it also has some difficulty for supervision.

The huge financial data information needs to be shared and cross-use. Due to the provisions of data collection and storage, it has not yet been introduced, and the lack of effective standards for supervision has made financial technology facing more risk factors, and the difficulty of supervision will increase. In addition, fintech promotes financial services innovation, and the current regulatory

system cannot quickly and effectively judge the risks facing innovation services after innovation, and forced regulatory methods to upgrade^[3]. In order to improve the ability to resist risks, financial institutions will add secrets and verification during the product service process. The complex verification process will reduce the customer's sense of experience, which is also difficult for supervision.

2.4. Improper System of Financial Technology Legal Guarantee System

First, rural application fintech needs to use the form of financing to achieve the planning and use of funds. The specific differences between the law and illegal financing are not yet precisely explained^[4]. Second, there are complex property disputes in mortgage assets such as land and houses in rural areas. Third, the government planning lacks advancedness, and the market guidance function is weak, resulting in a gap between the construction of rural infrastructure and the development of fintech, and the lack of capabilities of rural fintech on resources, which has caused it to be unable to exert its value to the new format.

2.5. Insufficient Agricultural Technology and Financial Support

The agricultural science and technology investment system is incomplete, the financial supply in the western region is scarce, the growth rate of China's scientific and technological innovation is small, the high-tech expenditure accounts for a small proportion of public fiscal expenditure, the reasonable and reasonable expenditure of Huimin science is getting less and less. The proportion is less and less. In the agricultural science and technology innovation link, there are relatively few policy support, and most government subsidies are used for construction, agricultural production subsidies, transformation of agricultural science and technology achievements, and industrial development. In addition, regions with relatively high pressure on agricultural science and technology investment in the central and western regions are slightly lower, rural financial investment has decreased significantly, and regional differences are large^[5]. On the other hand, due to the contradiction between financial profitability, low risk, and the cultural nature of agricultural scientific and technological innovation, finance should be cautious about agricultural scientific and technological innovation, strict loan, high competition pressure, complex procedures for procedures. The review time is long, and there are certain guarantees, "short-term borrowing".

3. Fintech to Promote the Practical Experience of Digital Revitalization in the Countryside

3.1. Policy Bank

In recent years, many policy banks in my country have used financial technology channels to help rural digital revitalization. For example, China Agricultural Development Bank has opened up the road of "AI in ADBC" fintech development. With the help of fintech, it can improve its own products and service quality, change the development path of "meeting business development requirements" in the past, and transform into "guiding business innovation" Development direction, actively respond to ensure smooth after-sales solution channels, accelerate the in-depth combination of technology and business, and effectively contribute to the revitalization of rural digitalization. At present, China Agricultural Development Bank has successfully constructed smart operations and decision-making and service platforms. It has agricultural Fa wisdom grain, agricultural hair intelligence and agricultural hair intellectual investment products, Intelligent inclusive finance.

3.2. E-commerce Leading Enterprise

With the support of technology such as logistics and mobile terminal payment, Alibaba, JD.com, and Suning Tesco, etc, to achieve decentralized data chains and information chains to effectively integrate, so that their financial companies have a scientific basis for preventing risks. Today, these three platforms have realized rural financial services that integrate a variety of functions such as consumer finance, credit guarantees, wealth management, and mobile payment.

3.3. Enterprises in the Field of Agricultural Services

It is hoped that finance is a representative enterprise engaged in agricultural services. It is a financial information intermediary institution for rural borrowers and cities. The development platform for "Internet+Finance+Industry". Today, I hope that after the reasonable use of the resources of their own fields, it has developed a series of agricultural loan business such as Huinong Loan, Equity Loan, and Xingnong Loan, to provide loan channels for institutions and individuals, making fintech more powerful financial technology more powerful Promote the revitalization of rural digitalization.

3.4. Small and Micro Financial Institutions

Small and micro enterprises are different from other professional financial institutions. They have not much funding, and there are not many offline outlets. However, there are stronger market specificity and technology. Small and micro financial institutions that are representative of agricultural installments and Mu Nongjin have become bridges for rural financial financial institutions. Not only can it establish cooperative relationships with banks and other funds, to obtain more funds; you can also obtain comprehensive services in rural areas through agricultural product marketing and agricultural information services, attract more farmers to participate, and master more comprehensive industrial chain content.

4. Fintech to Promote the Rural Digital Revitalization Countermeasures and Suggestions

4.1. Accelerate Financial Transformation and Upgrading, Enhance Financial Supply Capacity

The promotion of rural digital revitalization strategies require financial institutions to do a good job in designing and comprehensive promotion of strategic management, business innovation, credit policy, and resource allocation. Due to the sustainability of rural digital revitalization strategies and the uniqueness of economic subjects, it is impossible for financial institutions to follow the development of urban development and need to quickly optimize institutions. Deepen the reform of the financial supply side, attract talents and flow into rural areas through various incentive methods, and provide sufficient support for rural digital revitalization. Financial institutions in villages and towns such as Rural Commercial Bank, Rural Credit Co. Ltd and City Commercial Bank can provide flexible and efficient services to the countryside according to the specific characteristics of the countryside. You can choose to build cooperative relationships with the supply and marketing cooperatives, village committees, village supermarkets and other construction cooperation to realize the front-end base of building rural financial services.

Financial technology is an important force for financial institutions to solve the "mid-obstruction" and break through the "last mile" ^[6]. First of all, the credit system of financial institutions is optimized to serve rural digital revitalization more efficiently. Secondly, high-tech methods such as artificial intelligence and big data are widely used to build online and digital

financial service platforms, transform mobile phones into farmers' "new agricultural tools", data becomes "new agricultural capital", enhance the concerns of rural areas of finance in rural areas Degree and demand.

4.2. Improve the Financial Literacy of the Masses and Consolidate the Foundation of rural Talents

First of all, establish a long-term mechanism of financial education in the countryside, improve the channels for the penetration of financial knowledge to penetrate the countryside, and realize the spread of financial knowledge in rural areas in a regular and regular manner, help rural people understand more financial knowledge, and gradually enhance financial literacy. Second, the government and financial institutions cooperate to bring financial knowledge into the countryside with online transmission and distance education. The convenience of knowledge penetration and farmers' knowledge is gradually established, and a strong financial ecological atmosphere is gradually established in rural areas ^[7]. Third, the mechanism of innovative talent training realizes the revitalization of talents through the optimization of the top-level design, and provides talents with a vast rural stage for talents. Fourth, vigorously cultivate a group of professional farmers in the new era, improve their professional knowledge and skills of finance and technology, and at the same time broaden the channels for cooperation between schools and corporate and government and silver, and cultivate professional talents with high financial technology literacy for rural digital revitalization Essence Fifth, build a "three-rural" talent team from cultivating to the use of integrated use, and use rural talents as an important project for training plans to improve the assessment system. You can encourage talents to contribute to the revitalization of rural digitalization through the "technology+business" manner. Stimulate talent innovation potential.

4.3. Strengthen Fintech Supervision and Strict Financial Risk Monitoring

First, follow the principles of reasonable supervision, you can fully study the excellent experience of foreign "supervision sandboxes" and achieve the synchronization of standardized and development. Establish a comprehensive and three-dimensional regulatory system for access mechanisms and competition mechanisms in the field of fintech. Second, penetrating supervision can be appropriately adopted. By fundamentally and comprehensive control of the risks faced by financial business to enhance the breadth and depth of supervision, all potential risk factors are handled. Third, multiple departments jointly supervise. Establishing cooperative relationships between regulatory agencies and financial institutions and third-party institutions can effectively increase the efficiency of collecting and sharing of regulatory data. Fourth, set the trial and error, error checking systems of fintech applications to achieve normalized monitoring, effectively avoid the risks of new technologies, and enhance the timeliness of processing risks.

4.4. Strengthen Policy Support and Consolidate the Foundation of Fintech Technology

First of all, for policy guidance, it is necessary to be consistent with the mainstream direction of the development of urban and rural areas, realize the two-way flow of talents, funds, land and other resources, and keep rural digital revitalization. Financial policies should also be tilted from the countryside to develop rural development planning from a more cutting-edge perspective, guide financial and fiscal and taxation policies to support rural development more, and achieve the healthy development of rural finance ^[8]. Some financial funds can be used for rural digital revitalization funds to attract financial funds and social forces to provide strength for various industrial development of rural areas. Second, the level of legal guarantee, establish and improve

relevant laws and regulations, and improve the lack and conflict content of rural areas for the use of resource use, collective economic vitality stimulation, credit punishment, and land transfer. Law support. Third, for the construction of infrastructure in the new era, actively build green, environmentally friendly, safe, efficient, intelligent and convenient integrated smart information facilities in the countryside, accelerate the development of 5G and Internet development, and realize the intelligent and information of financial services development. change.

4.5. Using Innovation Driven Development as Power to Enhance the Integration and Development of Rural Industries

Innovation and technological progress is the most essential driving force for rural industry integration. It is beneficial to the level of integration and development of rural industries. At this stage, it is necessary to use innovation and development to drive the combination of agricultural operators' innovation and development of future technology and agriculture. The combination of development, combining design concepts with production operations, for the development of rural industry integration and development trends to dedicate technological progress and innovative ideas, and rural industry integration of high-speed development is the first in technology. Actively use the current idle land of urban industrial parks and rural areas, and go all out to basically complete rural "maker spaces" such as farmers' entrepreneurial incubation parks, rural e-commerce and entrepreneurial parks, etc, and provide services to the integration of rural industry and sustainable development entrepreneurial innovation projects ^[9]. Essence Stimulate the technical application of national patent applications in the process of rural industry integration, promote the basic construction of rural professional skills property rights trading platforms, and further increase the extent Incentive mechanism of dividend dividends.

5. Conclusions

In summary, the development trend of science and technology and finance is mainly to promote the integration of rural industries by accelerating the technological innovation of agricultural and animal husbandry and enhancing rural credit support. On the one hand, the addition of science and technology finance helps to carry out technological innovation in rural areas to promote the acceleration of the integration of rural industries; the application of technology finance will enhance rural credit support, help create a new way of rural personal consumer credit, reduce costs, and reduce costs, and reduce costs, and reduce costs, and reduce costs, and reduce costs. Improve work efficiency, and play a special strength for industrial integration development trends, and the level of science and technology finance has improved significantly and stably to promote the development trend of the integration of rural industries. The results of the research in the article not only help to understand the power factors of the improvement of scientific and technological finance affecting the improvement of the level of integration and development of rural industries, but also help to display the key to completing the development of industrial prosperity in the rural areas of my country's rural areas to achieve common prosperity.

It is of importance for the rural revitalization strategy to develop the science and technology, which plays a significant factor in promoting the sustainable development of rural areas. However, the advancement of science and technology finance in rural areas is still in its infancy, and it has many problems need to be considered. In order to solve these problems, it is of necessity to strengthen government support, improve the legal system, and promote the application of financial technology. Only in this way can advancement of science and technology finance in rural areas be promoted, and the revitalization of rural areas be achieved.

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