1. Record Nr. UNINA9910845090603321 Autore Zhao Sibo Titolo The Household Finance Issues in China / / by Sibo Zhao, Dawei Zhao Singapore:,: Springer Nature Singapore:,: Imprint: Springer,, 2024 Pubbl/distr/stampa **ISBN** 981-9707-06-4 Edizione [1st ed. 2024.] Descrizione fisica 1 online resource (184 pages) Altri autori (Persone) ZhaoDawei Disciplina 330.01 Soggetti Economics - Psychological aspects Behavioral Finance Behavioral Economics Lingua di pubblicazione Inglese **Formato** Materiale a stampa Livello bibliografico Monografia Nota di contenuto Chinese Household Finance: Research Background and Conceptual Delineation -- Health status, risk attitude and Household financial investment behavior -- Housing type, financial literacy and household financial investment behavior -- The effect of mental accounting and housing wealth on household financial asset allocation -- The ageperiod-cohort effect on household financial health -- The influence of risk attitude and borrowing participation on resident entrepreneurship -- The influence of financial exclusion and financial literacy on resident entrepreneurship -- The impact of digital technology on household finance -- Fintech, household finance, and financial consumer protection: opportunities, challenges, and countermeasures. This book systematically studies and discusses pertinent issues related Sommario/riassunto to household finance in China. This book not only elucidates the concept and connotation of household finance, but also extensively examines the significance and necessity of enhancing household finance and upholding household financial well-being. Drawing upon theories from economics, psychology, sociology, and behavioral finance, it conducts a quantitative analysis of family finance and its influencing factors by constructing models such as Probit model, Tobit model, and APC model to empirically test the underlying mediation

mechanism. In addition, from the perspective of inclusive finance development and safeguarding the rights and interests of financial

consumers, this book expounds on its profound impact on household finance. This book is a valuable reference for researchers in related fields, and it also provides some insights into residents' and families' awareness of financial health. Furthermore, it aids in formulating and improving consumption policies, adjusting economic structures, and preventing household financial risks. This research provides valuable guidance for enhancing family welfare and increasing property income for Chinese residents.