

# **Analysis on the Impact of Internet Finance Development on China's Monetary Policy**

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**Abstract:** The development process of Internet finance needs to be based on the overall policy development level of China's currency, analyzing the comprehensive field model of the Internet market economy, combining the Internet's operational form, and using financial implementation of the Internet's comprehensive platform to expand its own border management and control investment standards and financial management methods in the financial sector. In accordance with the requirements of the comprehensive development factors of funds Internet finance, this paper will gradually strengthen the construction of China's industries and analyze the changes in the development of financial policies. This paper will analyze the concepts and standards of Internet finance, focus on the model of Internet development, the impact of monetary policy, implement the financial development enlightenment of Chinese enterprises, implement effective analysis of industrial service changes, and strengthen the conceptual analysis of the Internet financial industry. Judging the development model and the influence of monetary policy, from the development of China's enlightenment, the study meets the basic requirements of modern proposals and policy development, and enhances the control of the Internet's comprehensive monetary policy.

## **1. Introduction**

In the process of Internet finance development, it is necessary to analyze the Internet financial relationship, judge the development standard of the network model, analyze the impact of monetary policy on China's Internet finance, timely adjust the relationship of Internet finance development, and improve the management and analysis of comprehensive policies.[1] In accordance with the development requirements of the financial model, implement effective technical analysis, implement operational standards and management responsibilities, and improve the policy impact of China's currency.

## **2. An Analysis of the Concept and Development Model of Internet Finance**

### **2.1 Internet finance development concept**

The development of Internet finance is based on the combination of Internet and financial development, and strengthens the construction of new forms of economic products. In accordance with the practical analysis of Internet finance, we will adjust our development model in a timely manner. In accordance with the intermediate attitude of Internet finance, implement effective analysis of commercial banks and capital market relationships, timely adjust new industry models, and obtain intermediate status from Internet finance. According to the development relationship between the commercial industry and the capital market, the development of new financial models will be implemented. Adjust the entry threshold, clarify the financial management regulations of the state-related Internet, and improve the relevant work standards of business enterprises.

The Internet financial market is one of the important components in the market development. Compared with the traditional financial industry, Internet finance integrates effective comprehensive factors, strengthens the "Internet+" model, and improves the Internet comprehensive factors through P2P, Alipay, and microwave. [1] The analysis clarifies the standards for the expansion of the financial industry. Through the development of the Internet financial model,

we will eliminate the intermediary lightning protection in traditional finance and improve the development of the financial industry. Internet finance is based on the development of user experience, the development of traditional financial enterprises, timely adjustment of the idle effect of financial integration funds, for each individual form, deepen the analysis of differentiated financial products, and gradually reduce the market entry threshold, improve The rapid development of the financial industry.

## **2.2 Comprehensive development of Internet finance**

Improve the comprehensive development of China's Internet finance, improve the communication mode of banking institutions, and expand the comprehensive development efficiency of the Internet. Conduct online banking operation mode. In accordance with the implementation of the financial interests of financial enterprises, improve intermediary operations and enhance the development of financial innovation. According to the demand, we will continue to improve the scale of the Internet and adjust the financial threshold in a timely manner. In the rapid development of China, it is necessary to deepen the payment analysis of the Internet and clarify the growth rate of the doubling mode [2].

According to the financing standards of Internet finance, the growth of the P2P financial model will be implemented, and the growth model will be gradually adjusted to reduce the shrinkage ratio. For the small-scale development of e-commerce, it is necessary to implement accurate analysis and adjust the financing ratio relationship in a timely manner. For the content of financial services, it is necessary to strengthen the development of integrated financial services on the Internet, and implement effective adjustment analysis on various financial service problems. Accurately judge the payment problems, do a good job in the analysis and judgment of the financial management model, and pay attention to the delivery period treasure. In accordance with the self-sale mode operation, it is necessary to set up an effective analysis of Fortune products, improve the operational development of the e-commerce model, and deepen the judgment of the typical case of Taobao.

## **3. Internet Finance Weakens the Realization of the Role of Money**

Monetary policy is an important means to achieve the development of monetary policy objectives, including general tools, selection tools, and complementary tools. An effective analysis of monetary policy standards is needed. Clear the reserve for policy deposits, make up the subsidies for advanced policies, and determine the comprehensive management and control of the open market.

### **3.1 Clear the reserve standard for statutory deposits**

According to the withdrawal reserve ratio of Internet financial institutions, effective profit utilization of Internet financial institutions will be implemented. In accordance with the development of the practice relationship of monetary policy around the world, the level of deposit reserve ratio of Internet financial institutions will be strengthened. In accordance with the development model of Internet finance, strengthen the development of P2P, third-party payment, Internet business model, etc., obtain effective business management and withdraw deposit reserve ratio. In accordance with the increasing amount of Internet financial products, we will deepen the expansion of financial products in all aspects, improve financing management, obtain subsidy rates from them, and adjust the scope of volatility. [2]With the requirements of effective industrial development, Internet finance continuously improves the cost and revenue distribution ratio of products, and obtains the requirements of adapting to the standards to meet the needs of customers. The Internet finance industry has gradually weakened the role of existing policy ratios.

### **3.2 Business analysis of open market industry**

The development of open market business adopts flexible financial regulation mode, improves the reserve ratio of statutory deposits, and enhances the superiority of market operations. In accordance with the development requirements of Internet financial conditions, the effectiveness of

market operations will be adjusted in a timely manner, and the complexity will be estimated and analyzed. For most Internet financial industry institutions to extract effective reserve ratios, improve the financial product adjustment level of unprepared financial networks, obtain necessary business market expansion, and strengthen the analysis of the impact level of money supply. Clarify the access system of Internet financial institutions, adjust access policy changes, analyze the possible adaptation requirements of monetary standards, adjust the relationship between money supply and demand in accordance with changes in the financial industry, improve the game relationship between Internet institutions and central banks, and improve the market. The expected development of the business, adjustment of target construction control.

#### **4. The Impact of Monetary Policy on the Development of Internet Financial Model**

##### **4.1 The impact of Internet finance on the demand for money**

For the Internet financial model, it is necessary to gradually change the existing traditional financial concepts. In accordance with the traditional concept of development standards, strengthen the judgment of display demand, strengthen the return relationship of monetary funds, do a good analysis, and obtain a functional relationship between the two. According to the concept of the demand function of money, the actual operation of different characteristics is clearly determined. After the emergence of Internet finance, Internet finance implements fast and efficient returns, narrows the cost ratio of expenditures and savings, strengthens the operation of funds abandoning projects, circulates with high returns, improves product transfer, improves the cost performance of income in currency stability, and prevents status. Reduce[3].

In the process of internet finance development, it is necessary to continuously create new product standards and deepen the analysis of financial instruments in essence. Effectively satisfy the expected effect of obtaining high circulation and high returns, and improve the circulation speed of money. Increase the speed of currency circulation through the payment method of the transaction amount. In the analysis of new Internet wealth management products, effective financial management and transaction analysis were carried out at the same time, and the ratio of current deposit tax was reduced.

##### **4.2 Factors affecting the supply of Internet financial money**

According to the supply requirements of money, implement effective controllability analysis, improve the relationship between the economic factors of money supply, strengthen the comprehensive financial management and control of the Internet, accurately determine the supply relationship affecting the currency, and analyze the supply channels affecting the central bank's financial currency. And policy standards. In accordance with the policy development requirements of the currency, implement effective institutionalized management and introduce an effective analysis of the transmission of monetary policy. [1]According to the requirements of the foresight level of the money supply policy, the definition of financial currency is gradually reduced, and the standard requirements for measurement standards are determined. In the process of currency operation, it is necessary to clearly define and measure the changes and difficulties, to make the monetary transformation of Internet finance according to demand, to clarify the specific flow, and to convert the currencies at all levels. In accordance with the overall development of the Internet, strengthen the expectation of currency multiplier variables, determine the total supply of money, determine accurate statistical standards, and strengthen the influence of monetary policy.

##### **4.3 Analysis of the impact level of monetary and financial policy efficiency**

In accordance with the rapid development requirements of the Internet financial market, promote the development of China's financial market and money market, accurately analyze the capital flow to non-deposit development markets, remove the commercial bank's current limit ratio as much as possible, and reduce the commercial bank's monetary and policy development factors. Claim. In the Internet financial industry currency, it is necessary to improve the impact requirements of supply

development, improve the traditional banking control development system, adjust the relevant content of traditional bank deposits, increase the amount of capital investment, obtain the development of the Internet finance field, and adjust and restrict the monetary policy system standard, adjust policy effectiveness.

## **5. The Enlightenment of the Development of Internet Financial Model on China's Monetary Policy**

### **5.1 Internet optimization policy intermediary target analysis**

China regards the supply of money as the focus of regulation, strengthens the development of Internet finance, clarifies the intermediary role of the proportion of money supply, gradually reduces the development time requirements of monetary policy, and gradually improves the level of natural control development. In accordance with the market's reform income, we will gradually deepen the access system for the comprehensive interest rate market. In accordance with the overall intermediary target of China's central bank, we will carry out policy analysis to optimize the currency, rational interest rate structure, and improve the stability of monetary policy. In accordance with economic stability, improve the stability of interest rates, and obtain market supply and demand development requirements. According to the relationship between capital and currency, we adopt a harmonious development policy analysis to enhance the transformation of intermediary-oriented ratios and comply with the development requirements of the times.

### **5.2 Clarify the transmission management mechanism of monetary policy**

In the credit analysis, the development of Internet finance has a strong impact on China's traditional financial industry.[2] It is necessary to clarify the transmission mode of monetary policy, analyze the unsatisfactory credit literature, and adjust the operation mode of the transmission mechanism in time. China's traditional financial model needs self-inspection, do a good job of internal control, strengthen the improvement of policies, adjust its ability to resist risks, and strengthen the transmission and development of monetary policy. Implement an effective regulatory analysis of the new Internet finance, gradually reduce risks and increase the risk awareness of financial markets. Establish effective credit transmission according to demand, strengthen the utilization mechanism of internet financial credit, clarify the requirements for deposit preparation standards, strengthen the analysis of the influencing factors of traditional banks, timely adjust the proportion of Internet financial influence, obtain market control and development, and establish a diversified form of credit supervision. . We will improve the comprehensive development of interest rate marketization according to demand, strengthen market reform, further improve the perfection of interest rates, improve the transmission analysis of market-oriented monetary policy, enhance the overall development of China's overall economic health, and obtain the level of policy-oriented economic development.

### **5.3 Strengthen the effective detection of Internet finance**

The central bank is unable to achieve effective Internet surveillance and control, which may include many reasons. Insufficient supervision and management, the scale of Internet finance, and the improper flow of funds have all contributed to the impact of monetary policy and caused serious impact on the entire Internet finance. Therefore, it is necessary to strengthen the data range statistics of Internet finance, report the monthly data of each Internet finance, and determine the full range analysis standard of network credit. According to the scale of M2, we will gradually strengthen the research on virtual currency, determine the supervision and control of network currency, do a good job in data reporting and statistical analysis, and strengthen the expansion of the comprehensive service model of M2 scale, in line with the development requirements of economic scale.

### **5.4 Respect the healthy development of internet finance**

The development of internet finance conforms to the development requirements of modern economy and society. [3] It needs to analyze small enterprises. In the traditional bank development

model, timely adjust the lending relationship of the Internet, effectively improve the situation of poor borrowing, implement policy support of various departments, and improve financial enterprises. Rapid development. In the development of Internet financial transactions, it is necessary to strengthen the credit enhancement of online transactions, rapidly improve the construction of the credit system, improve the coverage ratio of the credit system, and obtain effective improvement from the development of the Internet.

### **5.5 Strengthening the training of talents in Internet financial and monetary management**

In accordance with the development requirements of the Internet financial currency, the implementation of effective monetary policy relationship allocation, a clear judgment of the relationship between financial and monetary transmission, and the development of a sound talent training model. We will adjust the traditional training level of talents, combine relevant development requirements, strengthen integrated management and control, implement comprehensive judgments of talents, improve management methods in social and economic talent management, and obtain effective financial model control. In the process of talent cultivation, it is necessary to combine relevant requirements, improve the comprehensive management and control of the Internet, improve the application matching of different types of talents, formulate effective financial industry measurement, and ensure the rationality of personnel training. [2]According to the demand, timely adjust the monetary management relationship of Internet finance, determine the talent control model, implement operational standards, deepen the development level of comprehensive management and control, improve the application standards of talents under different financial conditions of the Internet, realize effective personnel training and industrial construction, and satisfy Internet finance development needs.

## **6. Conclusion**

To sum up, in the process of Internet finance development, it is necessary to strengthen the analysis of the impact level of China's monetary policy, judge the expansion relationship of the financial model according to the existing Internet relationship, and timely adjust the relationship between the traditional model of Internet finance development and modern economic development. Combine the relationship, improve the analysis of the influence of the transmission channel, judge its actual impact relationship, improve the integrated management, and ensure the comprehensive policy development of China's currency in the development of Internet finance. In the future, China needs to strengthen the rapid development of Internet finance, adjust monetary policy in a timely manner, implement operational models and operational standards, and enhance the development and operation of industrialization.

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