The Risk and Challenges in Digital Economy

Xiqiao Wang[1,*]

[1]Shenzhen college of international education(SCIE), Shenzhen, 518043, China

*Corresponding *author. Email: 2088155713@qq.com*

Abstract. At the beginning of Internet commercial use, with the rapid progress of digital technologies such as big data, cloud computing, and the Internet of Things, the era of the digital economy has quietly attacked. Whether it is all aspects of production and life, the model of enterprises, and even the entire market are highly integrated with the digital economy. New business forms, new technologies and new enterprises are developing at a speed that cannot be underestimated. In any case, at the moment when the digital economy is booming, the hidden dangers and problems brought by the digital economy cannot be ignored. The problems caused by the digital economy, such as structural unemployment, information security risks, digital divide, and enterprise transformation, will have a great impact on the whole society. This paper starts with the problems and hidden dangers brought by the digital economy, and puts forward corresponding suggestions and solutions through case analysis and data mining, to promote the efficient and healthy development of the digital economy.

Keywords: Digital economy; Risk&challenge; Structural unemployment; Digital divide; Digital transformation; Suggestions

1 Introduction

In the 1940s, the birth of the computer heralded the beginning of the digital economy era. With the continuous development of the Internet, the digital economy has established an embryonic form relying on digital technology. In the mid-1970s, technological innovation reduced the size of computers, and then the convenience of

P. Dou and K. Zhang (eds.), *Proceedings of the 2023 International Conference on Economic Management, Financial Innovation and Public Service (EMFIPS 2023)*, Advances in Economics, Business and Management Research 287,
https://doi.org/10.2991/978-94-6463-441-9_46

personal computers greatly promoted the increasing rate of the use of computers, and it came to the time that digital innovation was mainly characterized by stand-alone versions. Since then, the development of digital technology has intensified. The beginning of the commercial use of the Internet allowed massive information and data to be produced, interacted with, and spread, which further stimulated the progress of technology. Nowadays, with the support of digital technologies such as big data, cloud computing, and the Internet of Things, the digital economy has gradually matured and is highly integrated with all aspects of human life and work, giving birth to new forms of business and many new opportunities. However, the digital economy is a double-edged sword that indeed brings potential risks. In a highly globalized world, technological advances and innovations have an impact on every individual, especially their data security and work patterns. In the development of the digital economy, whether traditional enterprises can successfully adapt to the new era and successfully undergo digital transformation has become a key problem that needs to be solved. In addition, the structural unemployment brought by the digital economy has gradually emerged in people's vision, which cannot be underestimated. This paper will analyze and discuss the problems and potential risks brought by the digital economy from the three dimensions which include individuals, enterprises and governments. In the end, I would put forward some targeted solutions or provide suggestions for the long-term and efficient development of the digital society.

2 Current Situations of Digital Economy

At present, the digital economy relies on digital information as the main production factor. According to market demand, a new economy is needed in the form that technology and model innovation as the core, which mainly involves the new generation of digital technologies represented by cloud computing, big data, Internet of Things, artificial intelligence and 5G. In the process of industrial development, the deep application of digital technology has effectively improved the inefficient management mode of traditional production mode, thus promoting the accurate matching of supply and demand, and stimulating the generation of many new industries, new formats and new models. New technologies, new industries, new forms of business, and new models will have a profound impact on labour employment, reshaping the structure and operation logic of the entire society. In addition, the digital economy has spawned more "intangible products" through digital

technology, which has blurred the barriers between individuals, industries, and society, making the form of interaction more direct among people, industries, and even the whole society. Under the change of social form, the traditional economic transaction mode and the economic market will be affected accordingly, and great changes are taking place silently.

Under the support and empowerment of the core industries of the digital economy and digital technologies, industrial digitalization is developing at a geometric multiple. From agriculture to manufacturing, and services, digitalization covers almost every industry. New industries such as drones, artificial intelligence, and fin-tech are also booming.

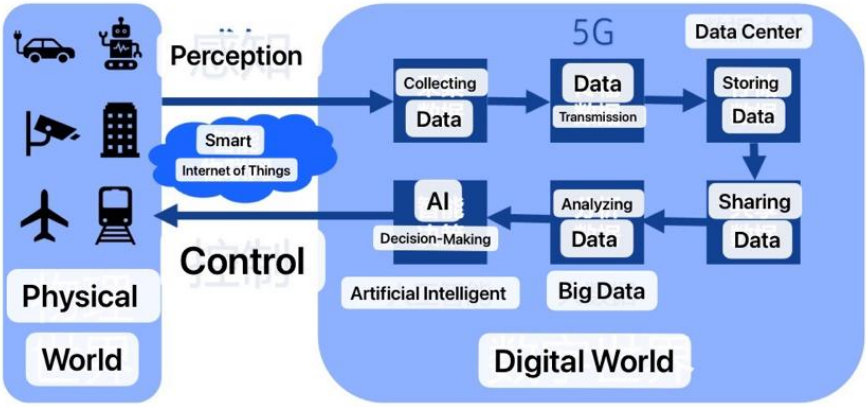

Fig. 1. Logics&Structure for Digital economy

In recent years, the state has continuously formulated, refined and proposed more policies to support the vigorous development of the digital economy. Especially during the pandemic, when lockdown restrictions have limited traditional forms of business interaction, the digital economy has once again proved its indispensability and necessity for development.

Table 1. Relevant policies of digital economy

Policies/sources	Main Content	Year
Digital Economy Plan	We will consolidate digital infrastructure and data resource systems, and promote digital	2021

	technology and economic, political, cultural, social, and ecological progress	
Action Plan for Digital Village Development (2022-2025)	We will upgrade digital infrastructure, promote the innovative development of smart agriculture, improve the efficiency of public services, and deepen the expansion of online support	2022
Digital Transformation Guide for SMEs	We will accelerate the digital transformation of SMEs. The policy provides direction and guidance for local governments to support the digital transformation of micro, small and medium-sized enterprises from three aspects: enhancing enterprises' transformation ability, improving the transformation supply level, and increasing transformation policy support.	2022
Digital China Plan	Give full play to the role of data factors, accelerate the promotion of digital industrialization, continue to improve the digitalization of public services, and improve the digital economy governance system.	2023

According to the "14th Five-Year Plan" digital economy Development Plan issued by The State Council, China will take socialism with Chinese characteristics in the new era as the ideological guidance, adhere to the basic principles of fair business competition and active integration, and comprehensively expand the digital economy, promote intelligent empowerment, and increase the proportion of digital economy industry 10% as the development goal. In the main indicators of the "14th Five-Year Plan", from the scale of business, and customer groups, to the scale of transactions, and GDP, in the expected state, there will be a significant increase. It can be seen that China regards the development of the digital economy as one of the strategic priorities in the next few years, and will provide many new policies on the development path of the digital economy to continue to encourage the vigorous development of the digital economy.

Table 2. Indicators in "14th Five-Year Plan" digital economy Development

Indicator	2020	2025	traits
Ratio of value added of core industries of digital economy to GDP (%)	7.8	10	Anticipated
IPv6 active users (100 million)	4.6	8	Anticipated
Gigabit broadband users (ten thousand households)	640	6000	Anticipated
Software and information technology and services (trillion yuan)	8.16	14	Anticipated
Industrial Internet platform application penetration rate (%)	14.7	45	Anticipated
National online retail sales (trillion yuan)	11.76	17	Anticipated
E-commerce transaction scale (trillion yuan)	37.21	46	Anticipated
Number of real-name users of Online Government services (100 million)	4	8	Anticipated

From the data point of view, China's digital economy development continues to make new breakthroughs. According to the relevant digital economy report of the China Academy of Information and Communication Technology, in 2021, the scale of

China's digital economy reached 45.5 trillion yuan, more than double the initial expansion of the "13th Five-Year Plan", a nominal growth of 16.2%, accounting for 39.8% of GDP, an increase of 9.6 percentage points compared with the early "13th Five-Year Plan".

In 2021, China's industrial digital scale reached 37.18 trillion yuan, a nominal growth of 17.2%, accounting for 81.7% of the digital economy, accounting for 32.5% of GDP. Among them, the listed companies in the field of "intelligent manufacturing" have the largest distribution, with a total of 2,443 companies as of statistics, accounting for 67%. Industrial digitalization, which is the core driving force of "intelligent manufacturing in China", has become the main engine for the development of China's digital economy.[1]

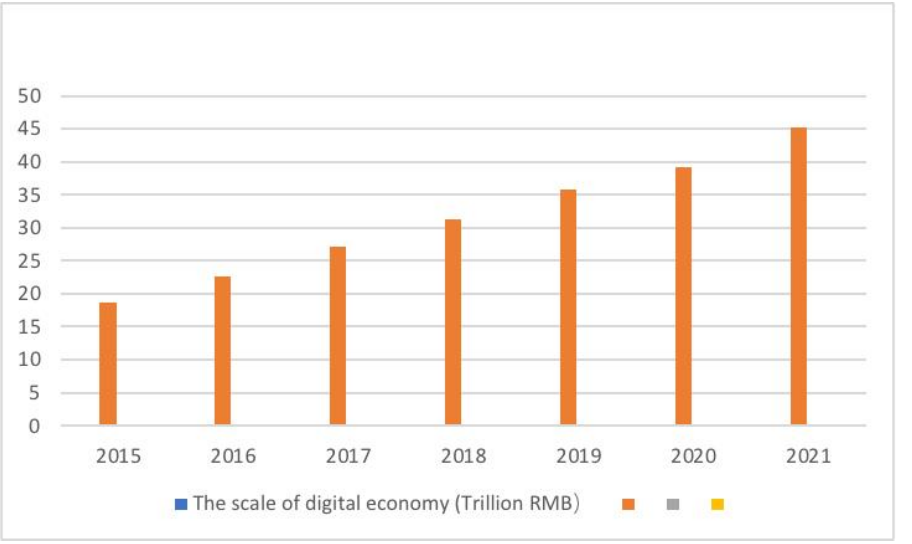

Fig. 2. 2015-2021 The scale of the growth of China digital economy

Overall, since 2015, the scale of the digital economy has continued to grow steadily. Although the growth rate of the digital economy slowed down from 2015 to 2020, due to factors such as the epidemic and technological innovation, the development of the digital economy reached a blowout period and quickly rebounded in 2021.

3 The Risks and Challenges

3.1 Data Leakage

The development of the digital economy is based on the wide application of big data technology, which is inseparable from the collection, analysis and transmission of users' personal information. The user information leakage problem involved will have no small impact on customer privacy security and company development. For example, Dianping in 2023, the foreign Uber platform in the same year, and Facebook in 2018 all suffered large-scale user personal information leakage under hacker attacks. The problem of data leakage not only endangers the privacy of individual users but also threatens the credibility of the entire company, as well as internal secrets. From a macro point of view, information leakage and data security problems will even have a great negative impact on the whole society. The lack of protection and security, as well as the social panic and distrust of the digital economy, will delay the development of the digital economy. However, the problem of information leakage is everywhere, an accidentally clicked link, a communication with a stranger, or a company asking for client information from a third party, there may be hidden dangers of data leakage to the wrong people. Protecting data security is a top priority for individuals, businesses, governments, and society as a whole. At this stage, China's information protection laws are relatively scattered, and the corresponding market supervision departments are relatively scattered, usually with multi-department coordination and joint rectification, and there is no centralized and complete system. This leads to insufficient information protection prevention in the early stage.

3.2 Structural Unemployment

The efficiency of the digital economy is accelerating the transformation of industries, and in the process, it is also weeding out workers at the lower and middle skill levels. In the era of rapid progress in digital technology, there is no doubt that there is a huge gap between those who only rely on basic skills and digital talents. Employment pressure and competition will further expand, and employees who lack a high technical level will be replaced by artificial intelligence. It can be seen that in the context of digitalization, backward production capacity will be phased out, and those skills that are simpler and more repetitive are more likely to face sustained

unemployment, while those skills that are easier to upgrade will not face sustained unemployment. In the traditional wholesale and retail, transportation, and storage industries, some production personnel will be replaced by a large number of artificial intelligence.

Specifically, the occupational substitution risk of manufacturing and related personnel, agriculture, forestry, animal husbandry, fishing, industrial production and support personnel, as well as social production services and life services personnel is the highest, more than 60%, belonging to the high substitution risk population, mainly with automated production lines and robot assistance has a great relationship. The occupational substitution risk of office staff and related personnel is at a medium level, and the occupational substitution risk of professional and technical personnel and heads of state organs, party and mass organizations, enterprises and public institutions is low, mainly because these jobs involve information confidentiality and flexible disposal.

In this increasingly fierce competition for jobs, more highly skilled workers will be born. Under the dual influence of the continuously increasing proportion of senior employees and the transformation and upgrading of industrial structure promoted by the digital economy, more and more industrial structure has been transformed from manufacturing-led to service-led. In this process, the number and proportion of employees in the manufacturing industry are also declining, while the number and proportion of employees in the service industry are rising, and it has become the industry that absorbs the largest number of employees, and structural unemployment has formed again. From 2016 to 2020, the proportion of China's service industry continued to increase, from 29.60% to 50.10%, while the proportion of agriculture and industry changed little(figure 3).[3]

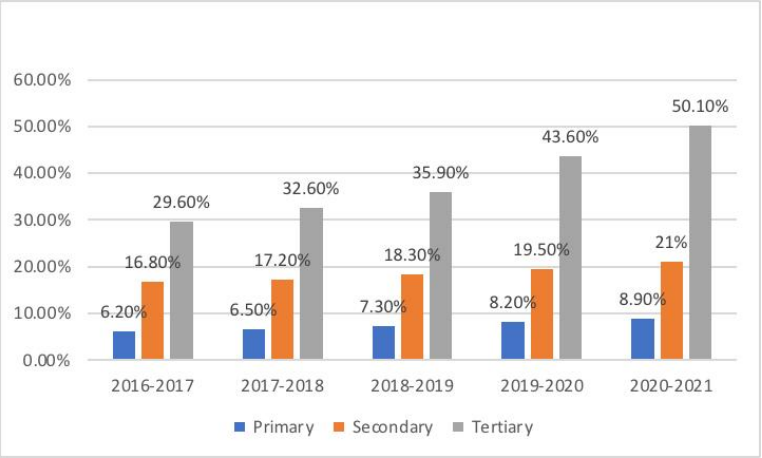

Fig. 3. The proportion for different sectors of China's industry

In addition, the diversity of the digital economy broadens the development channels of the real economy, helps its deep development, and greatly improves production efficiency. In the case of keeping the total demand for labour unchanged, it will certainly make relevant enterprises reduce the demand for labour, which will further increase the unemployment rate of related industries.

3.3 The Risk of Digital Transformation

3.3.1 The Barrier of Entry and the Risk of Elimination of Market

Digital transformation is the inevitable result of the development of the digital economy. Digital transformation has opened up a new road and widened the track for enterprises, and the enterprises that take the lead in digital transformation will successfully seize the market and enjoy the dividends of the new era with the help of policy and technological development. In any case, the success of digital transformation greatly affects the life cycle of each enterprise in the market. With the development, innovation and application of technology in the digital economy platform, new business models or service forms may weaken or even replace the market position of existing market operators. This puts forward higher requirements for the operators' ability to continue research and development and innovation as well as the insight to grasp the market development opportunities at all times. Some large platforms may merge emerging platforms and potential competitors to aggregate innovative service forms, thereby reducing the threat of market competition, or

controlling the acquisition of necessary market entry resources to improve the difficulty of market entry. The characteristics of the dynamic market and the market entry threshold of digital platforms also have a certain impact on the level of entry barriers. It can be seen that for enterprises, individuals need to maintain the vitality of technology research and development innovation at all times, observe market development trends and dynamics, and avoid being eliminated by the rapidly changing market. Taking Meituan as an example, the main competitors of the Meituan takeout business are Hungry Me, Flying Pig and other platform companies. The take-out market has the characteristics of a wide range of consumer choices, strong choice of randomness, high consumption frequency, weak consumption coherence, weak price barriers, and widespread vacancy, that is, it is relatively sensitive to price. In response, Meituan maintained its market competitiveness by introducing a series of subsidies and benefits and seeking cooperation across platforms. For customer service satisfaction and commodity quality control, Meituan also has an efficient logistics team to maintain its market position through various means.[4] In addition, Meituan's construction of a traffic pool and drainage are quite excellent, and Meituan uses advertising and big data technology to complete the intelligent flower push function. This series of means has allowed Meituan to not be eliminated and have a solid market share in the social background of this digital economy.

3.3.2 The Levels of Difficulties Among Various Industries

The process of digital transformation has different impacts on different industries in terms of space and time, which causes the difficulty of digital transformation between industries. Due to the differences in industry attributes, the digital transformation of the tertiary industry is the least difficult, while the transformation of the secondary industry is the most difficult. This is because the transaction cost of the secondary industry is low, the proportion of fixed assets is relatively high, and the degree of technology intensity is high, which makes the task and burden of digital transformation heavier. Moreover, the employees engaged in the industrial basic technology industry lack the relevant knowledge and experience of digitalization and intelligence, which makes the transformation more difficult.

Small and medium-sized enterprises are limited by their knowledge reserves, management capabilities and other reasons, lack of awareness of digital transformation. According to the survey, only 27.5% of the respondents have a

comprehensive understanding of digitalization, and most of them are satisfied with their current situation. The digital transformation of SMEs is constrained by capital, technology, talent and platforms. Digital development and transformation will generally experience the process of digitalization and intelligence. According to the survey, 68% of SMEs use office automation systems, only 18% use artificial intelligence, and 21.5% use cloud technology.[5] It can be seen that most small and medium-sized enterprises are still in the information stage and the initial stage of digitalization, and are extremely vulnerable to transformation restrictions

3.4 Digital Divide

In today's rapid development of the digital economy, the development of the digital economy will continue to exacerbate the problem of the digital divide, which is generally divided into two levels. The first is the difference in adaptation ability caused by the gap between the rich and the poor and the unequal development between urban and rural areas, which brings about individual differences. The other is that rural individuals are unable to access financial services due to geographical and repayment issues.

Due to the gap between urban and rural areas, unequal development, backward infrastructure in rural areas and other factors, the base of small and medium-sized enterprises in rural areas and the output value and benefits they bring are far less than those in urban areas. This will further widen the digital divide between urban and rural areas in the context of the rapid development and iteration of the digital economy.

According to Chen Wen's (2021) research on the digital divide and the gap between the rich and the poor, although the development of digital economy can effectively promote the development of small and medium-sized enterprises in rural households and reduce the gap between the rich and the poor in the early stage, with further development, the economic gap between urban and rural areas will widen again[6] . The main reason is the unbalanced growth rate of urban and rural digital economy caused by the digital divide, and the lack of infrastructure in rural areas, especially in remote areas. Moreover, because rural individuals' understanding and cognition of digital knowledge is not as comprehensive as that of urban individuals, rural areas are largely unable to adapt to the development trend of digital services as quickly as urban areas.

From the perspective of the availability of financial services, the lack of financial service support makes the development of rural SMEs difficult. Urban enterprises can easily access financial services and develop rapidly, while rural enterprises mainly in agriculture lack sufficient repayment ability and guarantee ability to enjoy corresponding financial services due to uncertainties such as geographical factors and weather factors. In the era of rapid development, rural SMEs that cannot access digital financial services will lack "hematopoietic" ability, face the problem of slow development and lag, and digital transformation is impossible for them to achieve.[7]

4 Suggestions

4.1 Government' s Perspective

4.1.1 Data Security

In terms of data security, the Chinese government should actively emulate those foreign policies that have positive results in data control, and ensuring the stable development of the digital economy is the top priority of the country. A typical foreign policy on the maintenance of personal information is as follows:

Table 3. Relevant policies on date security worldwide

Year	Relevant policies	Main Content
2015	Personal Information Protection Act of Japan	After the revision, the protection of the right to personal information is more detailed. Among them, the right to personal information is established on the use of anonymous processing information, the qualification of enterprises that use information, the third-party certification system, the cross-border flow of information, and the transfer of jurisdiction

Year	Relevant policies	Main Content
		over practitioners who obtain personal information to the Personal Information Protection Committee The integrated supervision system of benefit protection
2016	GDPR	The scope of the application includes the personal data of enterprises in EU Member States, as well as the processing of personal data of EU citizens by enterprises outside the EU. Strengthen the data subject's control over their data, and add the data subject's right to data blending, right to be forgotten, and right to be free from automated decision-making; Further enhance the data controller Internal data protection and governance levels, using privacy protection design concepts to take data protection precautions from the source; A "one-stop supervision" mechanism has been designed to reduce compliance costs for transnational data controllers
2018	California Consumer	Applies to for-profit

Year	Relevant policies	Main Content
	Privacy Act	businesses that collect consumers' personal information while doing business in California, and clarifies the specific obligations of these businesses to protect the privacy rights of California consumers; Enhancing consumers' ability to control their personal information, including the right to know, the right to delete, the right to choose and the right to fair trade, provides consumers with a range of pecuniary and non-pecuniary legal remedies
2020	California Privacy Act	The CCPA framework expands the rights of consumers and increases them for businesses and service providers New obligations and the creation of a dedicated enforcement agency to oversee enforcement of the act

4.1.2 Structural Unemployment

The main core cause of structural unemployment caused by the digital economy is the lack of skill diversity in the labour force. In other words, while the market demand

is changing with digital technology, there is a part of the capacity (labour) that can not be well adapted and converted to the new market. For example, the labour on the assembly line in agriculture, forestry and fishing mentioned above. Governments can alleviate structural unemployment by developing and upgrading the skills of this part of the workforce.

First, the government should improve the education structure, deepen the quality of basic education, improve the diversity of labour skills, and pay attention to the multi-directional development of labour skills. Actively promote and support the development and transformation of vocational colleges, and the general direction of skills education should be immediately adjusted according to market demand. Promote the transformation of higher education from "elite" to "popular", to meet the needs of high-quality workers in economic and social development and the needs of the people for diversified education [11] . Secondly, the government should set up more comprehensive and lifelong vocational education institutions. For example, some middle-aged and elderly employees still have the opportunity to contact and learn new skills after leaving their jobs, to facilitate their re-employment. The part of the population that is structurally unemployed can also learn through this channel and quickly transform according to market demand. In addition, the government can integrate urban and rural development, "with the city to the countryside", through the introduction of talent, vigorously developing infrastructure and other means to explore the rural labour force and release rural production capacity.

First of all, this research analysis lacks quantitative analysis of data samples such as actual cases of the development of rural e-commerce under the support of digital inclusive finance at this stage, as well as mathematical model support based on testing digital inclusive finance to promote the long-term development of rural e-commerce. Secondly, this study did not mainly discuss the development prospects of rural e-commerce in extremely remote and backward areas.

4.1.3 Digital Transformation of Industries

First, according to the report of the 19th National Congress, China should accelerate the development of advanced manufacturing and promote the deep integration of the Internet, big data, artificial intelligence and the real economy. To promote the digital industry, the high degree of integration of technology and the real economy, the promotion and construction of infrastructure is particularly important. The improvement of infrastructure can further help the popularization of the Internet

and the transmission of information. In the context of the digital economy, the development of the industry is positively correlated with the transmission efficiency of data and the popularization of information. By comparing the digital levels of the United States and China digital level, we can conclude that in 2013, the United States was 4.9 times higher than China, but by 2016, the digital level gap had gradually reduced to 3.7 times, which the most obvious gap in the construction of digital infrastructure.[12] It can be seen that continued government investment in infrastructure development can greatly facilitate the digital transformation of enterprises.

Secondly, the government can help and encourage more traditional enterprises to actively engage in digital transformation by providing certain financial support to traditional enterprises in digital transformation. The government can set up special fund institutions to effectively provide financial services support for enterprises in digital transformation, and make up for the shortage of funds for most small and medium-sized enterprises. The government can also provide new bond and equity financing methods to bring more support and possibilities for small and medium-sized enterprises in transformation, and greatly improve the capital liquidity of small and medium-sized enterprises.

Finally, governments can build and improve public services for the development of the digital economy. Actively build relevant institutions that provide SMEs with digital transformation empowerment and enterprise organization and management empowerment, [13] so that such institutions become the guidelines to guide enterprises to succeed in digital transformation. Enterprises can provide a series of support for digital transformation from public services, such as technology innovation and technology financial services network platform, standards, inspection, test data platform and resource docking and promotion service platform.

4.1.4 Digital Divide

Governments can bridge the digital divide by promoting infrastructure, especially information infrastructure. The problem of the digital divide mainly comes from the backward infrastructure in remote areas, which makes it difficult for those vulnerable groups in remote areas to access information and digital ideas. If the government can continue to strengthen the construction of information infrastructure, further improve public policies, increase the degree of information disclosure, expand the public participation of vulnerable groups and protect citizens' "digital rights", every citizen

can enjoy basic digital information services.[14] In addition, the government should also strengthen the publicity of the digital economy, and the government must popularize relevant knowledge to citizens in an all-round way. The government can cooperate with community organizations, take the government as the lead, use community organizations as the publicity medium, and start the publicity from each community to drive the progress of digital concepts and awareness in an all-round way.

4.2 Firm's Perspective

4.2.1 Data Security

The leakage of enterprise information will bring unpredictable security risks to the whole customer group. From the perspective of the enterprise itself, the information leakage problem will lead to its reputation damage, the loss of clients and so on.

Take the smart speaker "Little Love Classmate" as an example, Because its background serial number was sent to the Internet by unknown people, and then it was hacked, a large number of user data was leaked directly through millet audio, which also makes users nervous when using related products. It can be seen that the security protection of user information is the top priority for enterprises. The security management of user data information is important for enterprises, In addition to cooperating with the relevant government regulations, they should also bear their social responsibilities, strengthen the supervision and education of internal employees, realize the importance of information security and cultivate the sense of responsibility for protecting user information. Moreover, enterprises need to change the service form for the sake of user information security.[16] That is, it is oriented to meet consumer needs, and only after consumer authorization and consent can the corresponding service information and data be obtained from the manufacturer. In addition, enterprises should also take privacy design theory as the basis, personal information security norms as the operational guide, embed personal information protection requirements into personal information protection, adhere to the protection strategy of personal information throughout the life cycle, and clarify the information processing process and basic principles at various stages of personal information collection, transmission, storage, use, deletion and destruction. To realize the mutual coexistence of personal information security and data business value, balanced development, and promote the healthy development of our digital economy.

4.2.2 Digital Transformation of Industries

For enterprises, the key to enhancing digital transformation is to enhance the digital awareness of enterprise managers and enterprise members. Enterprise digital transformation is not a single transformation from the change of enterprise model, but a comprehensive change from inside to outside. From the internal point of view, enterprises can first increase their knowledge of data and the digital economy and improve their awareness of data through training and other ways for their managers and members. Externally, enterprises can actively integrate with digital technology, and independently explore, learn, and discover new business models. For example, some traditional enterprises can try to purchase and apply new technologies, such as combining big data, the Internet of Things, artificial intelligence and so on. [17] Only when enterprises themselves embrace and actively integrate digital technologies into their industrial models can digital transformation proceed smoothly.

4.3 Individual's Perspective

4.3.1 Data Security

In the era of big data, protecting personal information security is the social responsibility of the government and enterprises, but it is also very important to enhance the awareness of self-protection of individuals. First, individuals should exercise caution at all times to avoid accidental disclosure of personal information and not disclose personal information unnecessarily. The second is to always maintain daily learning, learn network security knowledge and skills, and strengthen personal information protection capabilities through reasonable means. Third, it is necessary to actively safeguard the rights of personal information, Once the leakage of important information and other problems, should be timely rights protection, consultation, litigation and other means to solve.

4.3.2 Digital Divide

In terms of bridging the digital divide, individuals can learn about the digital economy through multiple platforms and channels. Individuals can read relevant literature, watch relevant videos, news and other methods to effectively popularize the knowledge of the digital economy for themselves, and actively eliminate the digital divide with their own actions and learning. In addition, individuals should actively disseminate the relevant knowledge they know to each other and further spread the

digital economy thinking. Implement digital thinking from the local to the whole, and reduce the digital divide. Alternatively, individuals can set up non-governmental social organizations, institutions, etc., to provide services and help to the relatively disadvantaged and marginalized groups they need, and work with the government to eliminate digital exclusion.

5 Conclusion

Under the prosperity of the growth of the digital economy, not only individuals, but also firms and government would benefit from the extraordinary technology.Rapid progress of digital technologies such as big data, cloud computing, and the Internet of Things have been sharping our world into a new form that is diverse, high-speed, and even unpredictable. Still, there are potential risks, such as structural unemployment, digital divide, and data security existing in the new era that are waited to be solved.However, as long as various sectors are actively cooperating and contributing to the positive growth of digital economy, there will be a bright future for the entire society.

References

1. Qian Haizhang, Tao Yunqing, Cao Songwei et al. China digital financial development and economic growth theory and empirical [J]. Journal of quantitative technical economics, 2020, 5 (6) : 26-46. DOI: 10.13653 / j.carol carroll nki jqte. 2020.06.002.
2. WANG Xinyu, Zhang Bingbing, Yao Yin et al. Artificial intelligence technology applications professional substitution effect and the regional comparative analysis [J]. Journal of China human resources development, 2023, 40 (7) : 117-135. The DOI: 10.16471 / j.carol carroll nki. 11-2822 / c. 2023.7.008.
3. Wang Song. Research on identification of influencing factors of labor unemployment risk and risk prevention under the background of digital economy [D]. Jinan, 2021. DOI: 10.27166 /, dc nki. GSDCC. 2021.000632.
4. WANG Qian. Research on Marketing Strategy of Meituan Takeout [D]. Shandong University,2017.
5. He Jianhua. Dilemma and path of digital transformation of smes in digital economy era [J]. Journal of Hubei Institute of Technology,202,42(02):79-86

6. Xie Di, Su Bo. Digital inclusive Finance helping rural revitalization and development: Theoretical analysis and empirical test [J]. Shandong social science, 2021 (4) : 121-127. The DOI: 10.14112 / j.carol carroll nki. 37-1053 / c. 2021.04.019.
7. Wang Luyao. On the definition of Personal Information -- Experience and Inspiration from Japan's Personal Information Protection Law [J]. Shandong University Law Review,2019(00):214-234.
8. Zhao Jinting. Digital economy era of personal information protection policy system at home and abroad research [J]. Journal of western finance, 2022 (4) : 92-97. The DOI: 10.16395 / j.carol carroll nki. 61-1462 / f 2022.04.008.
9. Zhao Jinting. Digital economy era of personal information protection policy system at home and abroad research [J]. Journal of western finance, 2022 (4) : 92-97. The DOI: 10.16395 / j.carol carroll nki. 61-1462 / f 2022.04.008.
10. Ding Kaijie. To eliminate the digital divide: social integration perspective [J]. Journal of contemporary world and socialism, 2009 (03) : 159-162. The DOI: 10.16502 / j.carol carroll nki. 11-3404 / d. 2009.03.043.
11. Zhang Yingjie. Main problems of current our country employment and coping strategies [J]. Journal of economic aspect, 2015 (02) : 110-114. The DOI: 10.16528 / j.carol carroll nki. 22-1054 / f 2015.02.004.
12. Xiao Xu, Qi Yudong. The value dimension and theoretical logic of industrial Digital transformation [J]. Reform,2019(08):61-70.
13. Lv Tie. Digital transformation of traditional industry trend and path [J]. People's BBS, the academic front, 2019 (18) : 13 to 19. The DOI: 10.16619 / j.carol carroll nki rmltxsqy. 2019.18.002.
14. Chen Wen, Wu Yingli. Digital economy development, the digital divide and urban and rural residents income gap [J]. Journal of southern economy, 2021 (11) : 1-17. DOI: 10.19592 / j.carol carroll nki scje. 390621.
15. Ding Kai jie. Eliminate the digital divide: social integration perspective [J]. Journal of contemporary world and socialism, 2009 (03) : 159-162. The DOI: 10.16502 / j.carol carroll nki. 11-3404 / d. 2009.03.043.
16. Cao Yi, Fan Hejun. Research on service transformation path of smes in the context of digital economy [J]. Digital Communications World,2023(08):154-156.
17. Zhao Jinting. Research on Domestic and foreign Personal information protection policy system in digital economy era [J]. Western finance, 2022 (4) : 92-97. The DOI: 10.16395 / j.carol carroll nki. 61-1462 / f 2022.04.008.