

Research on Development Strategy of Benign Interaction between Financial Economy and Real Economy

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Abstract

Driven by the rapid development of my country's market economy, the financial economy has shown a good momentum of development, and has brought many impacts to the development of the real economy. At the same time, as the main body of the national economy, the real economy is more and more closely related to the financial economy, and the two have an important relationship that complements each other. Therefore, realizing the benign interactive development of the two has become the key to promoting the healthy development of my country's market economy. Based on this, this paper mainly analyzes the relationship between my country's financial economy and the real economy and the influencing factors of interactive development, and puts forward corresponding countermeasures, in order to accelerate the realization of the benign interaction between the two and promote the healthy development of the market economy.

Keywords

Financial Economy; Real Economy; Benign Interaction.

1. Introduction

For a long time, the real economy has been the supporting force for the development of my country's market economy. With the rapid development and continuous penetration of my country's financial economy, more and more market players have begun to get involved in the financial economy, which has reduced the public's attention to the real economy and gradually marginalized the real economy.

On the surface, the financial economy and the real economy belong to completely different economic fields, but both are important factors in promoting China's economic development and have a very close relationship. Therefore, only the benign interactive development between the two can promote overall economic development [1].

Affected by various factors, the benign interaction between the financial economy and the real economy faces great challenges. Therefore, it is necessary to take necessary countermeasures to accelerate the development of the benign interaction between the two, to maximize the role of the two in promoting economic development.

2. The Relationship between the Financial Economy and the Real Economy

Although the financial economy and the real economy belong to different economic fields, the real economy is an important foundation for the rapid development of the financial economy, and the financial economy is an important condition for promoting the development of the real economy. Interaction lays an important foundation.

2.1. The Real Economy is the Foundation of the Financial Economy

At this stage, although the mode of economic activity is constantly changing, any form of economic activity must be based on currency circulation. Although the financial economy is relatively less dependent on currency, the important role of currency cannot be ignored. Therefore, although the real economy is the foundation and core of the development of the national economy, and the financial economy is obviously virtual, its development is still inseparable from the support of the real economy, and the development and growth of the financial economy must be based on the real economy. Without the real economy, the financial economy will cease to exist, and it will be more difficult to achieve rapid development [2].

2.2. The Financial Economy has Effectively Promoted the Development of the Real Economy

In recent years, the financial economy has shown a trend of rapid development, which to a large extent has promoted the development of the real economy, which is mainly determined by the basic functions of the financial economy. Generally speaking, the development of financial economy has played an important role in promoting corporate financing, promoting currency settlement, and optimizing corporate asset allocation. But in essence, these functions serve the development of the real economy. Therefore, under the given conditions, the functions of the financial economy can effectively promote the development of the real economy [3]. In addition, compared with the real economy, the financial economy has stronger liquidity, and can withdraw funds more quickly in the face of risks, minimizing property losses. In addition, the rapid development of the financial economy can achieve the optimal allocation of resources, effectively integrate idle funds, and make efficient use of them.

2.3. Financial Economy and Real Economy Complement Each Other

In the process of mutual operation and development of the financial economy and the real economy, if one side changes, it will inevitably have a corresponding impact on the other side. For example, if the profit margin of the financial industry is relatively high, the real economy will gradually tilt towards the financial industry, which will lead to the hollowing out of the real industry [4]. At the same time, if there are some adjustments in the relevant policies and systems of the financial economy, it will have a direct impact on the lending activities of enterprises in the real economy. From this perspective, the financial economy and the real economy complement each other and can interact in many ways.

3. The Significance of the Benign Interaction between the Financial Economy and the Real Economy

At this stage, in the social development of our country, both the financial economy and the real economy are very important economic models. The two can achieve a benign interaction by virtue of the objective development law, to achieve the healthy and stable development of the entire economy and society. The real economy is an important foundation for the development of the financial economy and social economy, and the financial economy cannot only effectively promote the development of the real economy, but also accelerate the pace of social and economic development in an all-round way by virtue of its own characteristics and functions. Therefore, when promoting the development of the two, it is necessary not only to fully ensure the basic status of the real economy, but also to pay full attention to the important supporting and promoting role of the financial economy [5]. In the process of taking effective measures to promote economic and social development, it is also possible to provide necessary direction guidance for capital investment through effective analysis of the financial economy, to effectively avoid risks and reduce risk losses. If there is an imbalance between the development of the financial economy and the real economy, problems must be discovered in a timely

manner and effectively solved. For example, government departments should issue corresponding laws and regulations to ensure the healthy and stable development of the economy. In addition, the financial economy mainly depends on the development of the real economy. For example, by accumulating a large amount of capital in a short period of time with the help of the low cost of the real economy, the development of the real economy can be effectively promoted. Therefore, realizing the positive interaction between the two is the key to ensuring the stable development of the economy and society [6].

4. Constraints on the Benign Interaction between the Financial Economy and the Real Economy

Only when the financial economy and the market economy achieve a benign interaction can the development of the entire national economy be promoted to the greatest extent, thereby effectively promoting the development of the two. However, from a practical point of view, the benign interaction between the financial economy and the real economy is affected by many factors.

4.1. The Concept of Financial and Economic Development is Relatively Backward

As the reform of my country's financial market continues to increase, the development of the financial economy has shown a good development trend, and its role in the development of the national economy has also continued to increase. However, from the perspective of the interaction between the financial economy and the real economy, the development concept of the financial economy is relatively backward, and the important role of the real economy in the development of the financial economy is not fully taken into account, which hinders the positive interaction between the two to a certain extent [7]. At the same time, in order to improve risk control capabilities and economic benefits, many commercial banks and other financial institutions often regard large enterprises as business goals, while ignoring the capital needs of small and medium-sized enterprises, making it difficult for many small and medium-sized enterprises with great development potential to obtain financial support in a timely manner, which is not conducive to the scientific and technological research and development and innovation development of enterprises[8].

4.2. Lack of Advanced Real Economy Development Model

after a long period of development, my country's real economy has continuously improved its standardization, which has contributed enormously to the development of the national economy. But at present, there are still many problems in the development of my country's real economy. Among them, the relative lag of the development model is the most obvious. For example, some enterprises regard economic profit as their main purpose and do not pay attention to the improvement of their own capabilities and the transformation of their structure. Therefore, they lack innovation in scientific research, internal management, etc., and it is difficult to integrate new development concepts and models in the development process. out of touch with the market [9].

4.3. Lack of a Sound Policy System

At present, there are few relevant policies for the development of benign interaction between the financial economy and the real economy in my country, and most of the existing policies are relatively single, so it is difficult to provide sufficient policies for the financial economy to fully serve the real economy and achieve the benign interaction between the two. Assure. For example, the relevant departments have not fully coordinated the relationship between the financial economy and the real economy, and the lack of top-level design has led to a lag in the

formulation of various policies, resulting in an imbalance in the development of the two [10]. At the same time, due to the excessive pursuit of interests, financial institutions have blindly speculated, making it difficult to formulate perfect policies to strictly regulate the development of the financial economy, which leads to the separation of the financial economy from the real economy to a certain extent.

4.4. Weak Interactive Mechanism Construction

A sound mechanism is the key to ensuring a benign interaction between the financial economy and the real economy. However, the current lack of a perfect interaction mechanism makes it difficult to achieve a benign interaction between the financial economy and the real economy. For example, relevant departments have not given full play to their administrative service functions and cannot provide necessary guarantees for the benign interaction between the financial economy and the real economy, making many financial institutions unwilling to actively serve the real economy. At the same time, due to the fact that the industry associations of the financial economy and the real economy have not fully played their role as bridges, nor have they built a perfect interaction mechanism, and lack of clear regulations on the interaction process and the responsibilities of both parties, the interaction between the financial economy and the real economy lacks continuity.

5. Countermeasures and Suggestions for the Benign Interactive Development of the Financial Economy and the Real Economy

Firstly, comprehensively optimize the financial and economic system. First, the government should strengthen the guidance of policies and systems, improve the financial and economic system, enable financial institutions to communicate directly with enterprises in various industries, and continue to strengthen the management of financial institutions and optimize the financial product system. In addition, in addition to macro-level support, the government must fully understand the development of financial institutions and dynamically supervise the development of financial and economic markets in order to deal with existing problems in a timely manner. Secondly, the government should continue to promote the reform of the financial system, regulate the financial market order, and crack down on the speculative behavior of financial institutions, to strengthen the scientific and standardization of financial transactions. In addition, due to the lack of effective communication between my country's financial supervision departments at this stage, it is necessary to strengthen exchanges and cooperation between various departments, promote the benign interaction between the financial economy and the real economy through information sharing, and improve the efficiency and quality of financial supervision on this basis. To provide more guarantee for the integrated development of the two.

Secondly, scientific adjustment of financial financing standards. In the process of standard formulation, the goal must be to promote long-term stable economic development, not too strict or too loose, and in this process, the administrative guarantee of government departments and the organization and coordination of industry associations must be fully utilized. In addition, financial institutions must conduct effective research on market demand to determine financing standards and provide corresponding financing services for enterprises related to the real economy to ensure normal capital turnover [4]. For example, it is necessary to formulate differentiated financing standards for different types of enterprises, actively respond to the requirements of various national policies, and appropriately increase financial support for small and micro enterprises, to better promote the integration of the financial economy and the real economy. positive interaction.

Thirdly, strengthen the prevention and control of financial risks. With the increasing impact and impact of economic globalization and the information age on the financial economy, the risks and hidden dangers faced by the financial economy continue to increase. If the hidden financial risks continue to increase, it will inevitably have an impact on the real economy. Therefore, strengthening financial risk prevention and control is a key means to reduce the adverse impact of the financial economy on the real economy. First, the relevant departments should continue to improve the financial risk monitoring system, increase their attention to the development of financial institutions, and identify possible hidden risks in a timely manner through dynamic monitoring. At the same time, scientific prevention and control measures are formulated to ensure that financial risks can be effectively controlled, so as to reduce the possible impact on the development of the real economy. Secondly, it is necessary to strengthen the management of financial risks. By formulating and improving the financial risk management system, financial risk management should be regarded as the premise of the development of the financial economy, so as to ensure the healthy and sustainable development of the financial economy, so as to better exert its influence on the real economy. promotion of development.

Fourthly, Innovate the development model of the real economy. At this stage, the development model of my country's real economy is relatively backward, which limits its development level and quality. Therefore, innovative development models have become an effective means to promote the development of the real economy. First of all, real economy enterprises must establish the development goal of globalization, based on the "Made in China 2025" plan, comprehensively promote the transformation and upgrading of the economic structure, and constantly strengthen the construction of enterprise capacity, improve their own scale, strength, reputation, credit, etc., so as to obtain More financing support. Secondly, the real economy should actively explore new financing channels such as supply chain finance, industrial chain finance, and Internet finance, and reduce its dependence on traditional financial institutions such as commercial banks, so as to comprehensively expand financing channels and effectively relieve capital pressure [5]. In this way, the real economy and the financial economy can be effectively integrated in a better way, and the benign interactive development of the two can be realized.

Fifthly, establish and improve a benign interaction mechanism. The construction of the interaction mechanism between the financial economy and the real economy is based on the mutual cooperation of various working mechanisms, which is systematic, complex and comprehensive. First of all, government departments should sort out the relationship between the financial economy and the real economy, clarify the goals and strategies for integrated development, and formulate an interactive mechanism to strengthen the supervision and management of the entire process of financial and economic development, so as to achieve the coordinated advancement of the financial economy and the real economy. At the same time, the government should give industry associations the necessary authority through industry laws and regulations, so that they can take the initiative to take responsibility and play the role of bridges, to optimize the internal management mechanism and provide necessary guarantees for the benign interaction between the financial economy and the real economy.

Sixthly, Strengthen market supervision and management capabilities. In order to effectively ensure the benign interaction between the financial economy and the real economy, and effectively promote the healthy and stable development of the economy and society, it is necessary to strengthen market supervision and management capabilities. First of all, relevant departments should continue to strengthen supervision, dynamically update the flow of funds, and monitor changes in the financial economy in real time, so as to effectively avoid financial decoupling. Secondly, in the process of supervision, if financial problems are found, it is necessary to continuously improve the supervision function and financial management system,

to ensure that various policies and systems can effectively promote the integrated development of the two. At the same time, it is necessary to have a long-term strategic vision and build a scientific supervision and management system according to the development needs of the market economy, so as to realize the effective regulation of the market economy, so as to better play the important role of the two in social development.

6. Conclusion

In recent years, the financial and economic development momentum has been good, which has brought many impacts to the development of the real economy. From the perspective of the relationship between the financial economy and the real economy, the latter is the foundation of the former, the former is the driving force for the sustainable development of the latter, and the two are mutually reinforcing. However, restricted by many factors, there are many problems in the interaction between the financial economy and the real economy. The existence of these problems is not conducive to promoting the healthy and stable development of China's market economy. From the research of this paper, we can comprehensively promote the financial economy from the aspects of optimizing the financial economic system, scientifically adjusting financial financing standards, strengthening financial risk prevention and control, innovating the development model of the real economy, establishing and improving a benign interaction mechanism, and strengthening market supervision capabilities. Positive interaction with the real economy, in order to promote the healthy development of my country's market economy.

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