

Vocational Education on Financial Compliance under Cultural Differences

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Abstract

With the acceleration of globalization, financial institutions face compliance risks and challenges in a multicultural environment. Through case analysis and quantitative data collection, this study reveals the differences in background compliance education and innovation strategies, emphasizing the key role of cultural adaptability in compliance education. Cultural differences not only affect the effectiveness of compliance frameworks, but also drive innovation in vocational education and promote more flexible compliance strategies. In theory, the research has enriched the literature on the intersection of culture and financial compliance; In practice, strategic recommendations have been provided for financial institutions to address the challenges of multiculturalism. However, research also has sample limitations and difficulty in obtaining data. In the future, it is necessary to further explore the long-term impact of cultural differences on compliance implementation and the effectiveness of cross-cultural education, in order to provide reference for global financial compliance education.

Keywords: Financial Risk; Legal Compliance; Corporate Governance; Vocational Education; Cross-Border Culture

Abbreviations: IFRS: International Financial Reporting Standards; FCPA: Foreign Corrupt Practices Act; AML: anti-money laundering; KYC: Know your customer

Introduction

The impact of cultural differences on financial compliance is increasingly receiving global attention, and the operations of multinational corporation's face challenges from multiculturalism. Financial compliance issues have become an important issue that governments around the world urgently need to address. Leaders from multiple countries emphasized in their speeches the need to strengthen financial regulation and compliance construction, and proposed that the transparency and fairness of the financial market should be improved through deepening reforms and strengthening supervision. Many governments are actively promoting financial compliance education, especially in the quality construction of talents in the financial industry, constantly strengthening compliance awareness and enhancing the enforcement of laws and regulations. In 2024, the State Council of China issued the "Opinions on Strengthening Financial Compliance Supervision", which further clarified the responsibilities of governments at all levels in financial compliance education. The issue of compliance education brought about by cultural differences has also become a hot topic for scholars and policy makers at home and abroad. Despite some research, there is still a gap in cultural adaptation

education for financial compliance. Exploring how to better integrate cultural differences in financial compliance education through a multicultural perspective has important academic value and practical significance.

The Relationship between Cultural Differences and Financial Compliance Education

Cultural differences directly affect the effectiveness of financial compliance education. There are significant differences in compliance awareness among different cultural backgrounds. The diversity of cultures may lead to misunderstandings of educational content, which in turn affects the improvement of compliance awareness. Financial institutions need to adjust their educational methods based on cultural characteristics to ensure the effectiveness of compliance education.

The Impact of Cultural Differences on Financial Compliance Education

Cultural differences have a significant impact on financial compliance education. In today's culturally diverse society, the development of the internet enables people from all over the

world to communicate and collaborate in a virtual space. The inheritance of education and culture is not limited to the internet. From ancient times to the present, education and culture have continuously blended between different ethnic groups and regions, forming rich and diverse cultural characteristics. This cultural collision often exceeds our expectations, especially in the field of financial management. As we know, there are significant differences in culture, religion, language and lifestyle among countries, which directly affect the practice and decision-making of financial management. Different ethnic groups have different financial behaviors and attitudes. In some cultures, risk aversion is the primary financial decision-making principle, while in others, there may be a greater preference for risky investments. In addition, cultural differences also affect the financing methods, investment preferences and market entry strategies of enterprises. Understanding these differences not only helps international financial institutions to develop more effective strategies in different markets, but also provides a valuable reference for multinational corporations in the process of globalization. In financial management, paying attention to the impact of cultural differences will promote more effective decision-making and better performance. On the contrary, it will affect the enthusiasm of investors.[1]

The role of cultural differences in financial compliance education cannot be ignored. In the context of globalization, financial markets and compliance standards face challenges from different cultural environments. The legal systems, social norms, values, and behavioral habits of different countries often lead to different interpretations and enforcement methods of compliance requirements.[2] For example, in some cultural backgrounds, transparency and fairness are seen as primary principles, while other cultures may place greater emphasis on flexibility and interpersonal relationships.

Under the influence of these cultural differences, multinational corporations and financial institutions must design customized compliance education programs tailored to the needs of different regions. Education models that do not consider cultural backgrounds can easily lead to increased communication barriers and compliance risks, and even affect the global reputation of the enterprise. Therefore, cross-cultural compliance education should not only integrate legal requirements from various countries, but also respect local cultural characteristics to ensure the smooth implementation of compliance strategies and the sustainability of business operations.

The Practical Application of Educational Strategies in Financial Compliance

Educational strategies have significant practical significance in financial compliance. By strengthening the compliance awareness of practitioners, it is possible to effectively reduce violations and enhance the stability of the entire financial system. Especially in the context of rapid globalization and technological

development, the compliance challenges faced by the financial industry are constantly increasing. Countries enhance industry compliance capabilities by implementing different educational models. Regular training and testing can ensure that practitioners understand and apply the latest regulations, avoiding compliance loopholes caused by outdated knowledge. In practice, educational strategies should be tailored to the actual needs of the financial industry, with a focus on compliance requirements in areas such as risk prevention, anti-money laundering, and data protection. The core of these strategies is to cultivate a compliance culture that meets the requirements of the times through education [3].

The implementation effect of financial compliance education strategy is closely related to the specific content and methods. Simple knowledge transmission is difficult to meet compliance requirements and requires more practical guidance and situational simulation. Through case analysis, it can help practitioners better understand complex compliance issues and enhance their ability to solve practical problems. In addition, interactive training methods such as group discussions and scenario exercises can stimulate participants' interest in learning and strengthen their compliance awareness. In some advanced financial markets, educational strategies also incorporate technological means, through online learning platforms and big data analysis, to provide real-time feedback on the learning situation of practitioners, ensuring timely adjustment and optimization of educational effectiveness. These measures collectively constitute the practical framework for financial compliance education strategies.

Cultural Awareness Cultivation in Financial Compliance Education

The cultivation of cultural awareness in financial compliance education is crucial. Cultural factors directly affect practitioners' awareness and attitude towards compliance. In the globalized financial environment, there are differences in legal culture and business practices among different countries and regions, which affect the implementation effectiveness of compliance strategies. [4] Therefore, cultivating cultural awareness in compliance education can effectively help practitioners adapt to diverse market requirements. In practical operation, financial institutions should customize compliance training content based on the cultural background of the employee's location, ensuring that compliance education is adapted to the local culture. This can not only improve the effectiveness of compliance education, but also enhance employees' cross-cultural adaptability and reduce compliance risks caused by cultural differences.

The cultivation of cultural awareness in financial compliance education should not be limited to the theoretical level. It is necessary to enhance the cultural sensitivity and legal compliance of practitioners through concrete practice. In some multicultural environments, compliance education should pay attention to the potential risks brought by cultural differences and strengthen training in cultural adaptability. For example, when facing cross-

border transactions and collaborations, educational content should include different cultural understandings and approaches to compliance. Through multicultural case analysis and situational simulation, financial institutions can help employees identify and overcome cultural barriers, and improve their compliance capabilities in the global financial market. In this way, the cultivation of cultural awareness can not only promote the imparting of compliance knowledge, but also effectively reduce cross-cultural compliance conflicts.

Analyzing Financial Compliance Education Based on Racial Factors

Based on the analysis of racial factors, financial compliance education reveals the profound impact of different racial educational backgrounds on innovation strategies, resource acquisition, and market responses. Racial differences not only shape the environment for financial participation, but also affect the fairness and sustainability of educational innovation.

The Cultivation of Mixed-Race Children in the International Financial Environment

In the context of the rapid development of globalization, the issue of mixed-race identity and development has increasingly become an important issue in the international financial environment. In Macau, for example, there are some mixed-race children whose parents have Chinese ancestry and Portuguese genes. Macao experienced Portuguese colonial rule in the last century, and this historical background has created a multicultural society. The emergence of mixed-race children is not only the result of the integration of multinational families, but also the collision of multi-ethnic cultures. Growing up in different cultural backgrounds, mixed race children often develop unique identities. Just like in my circle of friends, there are two mixed race friends whose personalities and behaviors differ greatly due to their different life backgrounds, despite having similar bloodlines. If they live in China, their behavior and problem-solving methods often have a more Chinese flavor; If they live abroad, they will exhibit a more Western mindset. This phenomenon indicates that the background largely shapes an individual's thoughts and behaviors. The multi-cultural background of mixed-race children also makes them have certain advantages in language ability. Many mixed-race people are fluent in two or more languages, which provides them with strong support in the field of international finance.[5] However, about 60 percent of American-born Chinese (ABC) speak English as their native language, and only a few are fluent in Mandarin. This phenomenon reflects the influence of different living environments on language ability, and also reveals the complexity of cultural identity. Although mixed-race people are able to navigate different cultures, their language choices are often constrained by the social environment in which they live. This also means that in the international financial environment, the multi-identity of mixed- race children may become an

important resource in cross-cultural communication, but also may face the challenge of identity.

In the international financial environment, mixed-race status provides them with unique perspectives and opportunities. Their cultural background enables them to understand and adapt to the business habits and cultural differences of different countries and regions. This cultural adaptation gives mixed-race people a competitive edge in multinational corporations and international financial institutions. When interacting with clients and colleagues from different cultures, they are able to better understand each other's needs and expectations, which facilitates effective communication and cooperation. However, mixed-race people may also face some obstacles in their development, such as ambiguities of identity and prejudice and discrimination that they may encounter in certain cultural contexts.[6] In global financial markets, networks and connections are crucial. Because of their unique cultural background and language ability, mixed-race children can build cross-cultural social networks and enhance their competitiveness in the international financial market. However, their economic opportunities are also influenced by family background, educational resources and social support. Although mixed-race people may have advantages in some ways, they may still face developmental difficulties if they lack the necessary social support and

resources. The development of mixed-race children in the international financial environment reflects the complex relationship between identity, culture, and economic opportunities in the context of globalization. With the continuous evolution of the global economy, mixed race individuals can play an important role in the international financial market as bridges connecting different cultures. The recognition, support, and cultural adaptability of mixed-race children in society will largely determine their development trajectory. By actively building an inclusive social environment and promoting cultural exchange and understanding, more opportunities can be created for the development of mixed-race children in the international financial field. Only in an atmosphere of multicultural coexistence can mixed race children fully unleash their potential and become an important force driving global economic development.

Foreign Citizens' Understanding and Adaptation to Financial Laws in China

In the northeast region of China, the Russian people are one of the 56 ethnic groups in China, whose face is similar to the Russian people, but the language is Chinese. The existence of this group and its historical background reflect the complexity of national policy and ethnic relations. As my experience in Heilongjiang Province showed, when I spoke with seemingly foreign people, their fluent use of Chinese made me aware of the delicate relationship between ethnic identity and legal adaptation.

With the acceleration of globalization, foreign citizens in China face differences in adapting to the local financial legal system, which are often closely related to their cultural and historical backgrounds. Historically, during the Qing Dynasty, the Treaty of Aigun and the Treaty of Beijing changed the Sino-Russian border, leading to a large number of Russian emigrations to China. This historical background influences the application of financial law today. When conducting financial activities in China, foreign citizens must adapt to the country's financial legal framework, such as the Banking Law of the People's Republic of China [7] and the Foreign Exchange Control Regulations [8]. These laws not only regulate the operation of banks and financial institutions, but also put forward specific requirements for foreigners' investment, foreign exchange trading and other activities. However, foreign citizens often face difficulties in adapting to Chinese legal culture because they are unfamiliar with it, which not only affects their investment decisions, but also restricts the effective development of economic activities.

In the practice of financial law, the adaptability of foreign citizens is particularly important. They need to understand the nature of China's financial markets and its laws and regulations, especially in areas such as tax, compliance and risk management. China's tax system is very different from that of many countries, and foreign citizens must follow Chinese tax policies and understand how to legally avoid taxes when making cross-border investments. At the same time, foreign citizens have to face language barriers, cultural differences and legal understanding challenges when participating in financial activities.[9] Therefore, the government and financial institutions should provide more support and training in this process to help foreign citizens better integrate into China's financial environment and achieve compliance with business and investment. The adaptation and practice of foreign citizens in China's financial law is a multidimensional issue that involves changes in laws and policies, as well as reflects the integration of social culture. With the continuous development of the Chinese economy, foreign citizens' investment and financial activities in China will become increasingly frequent. To promote this process, China needs to further innovate in laws, policies, and services to create a more friendly financial environment for foreign citizens. At the same time, foreign citizens themselves also need to actively learn and adapt in order to better cope with financial challenges in China and achieve a win-win situation for both individuals and the national economy.

Overseas Financial Transactions and Compliance Dilemma of Chinese Immigrants

In the context of globalization, the overseas financial transactions of Chinese immigrants show a trend of diversification, which is also accompanied by complicated compliance difficulties. In Myanmar's Kokang region, for example, the Chinese community not only maintains elements of Chinese culture, such as the Chinese language, renminbi and

Chinese food, but also faces challenges in the legal and financial systems. This phenomenon reflects the collision and integration of multi-cultures, and also reveals the compliance problems encountered by Chinese immigrants in overseas life. As more and more Chinese choose to live and invest abroad, their financial practices are heavily regulated by host country laws that often contradict their practices and understandings at home. When Chinese immigrants conduct financial transactions overseas, they often face information asymmetry and complexity of laws and regulations. In the Kokang region, although the local Chinese use RMB for transactions, their financial activities are still subject to Myanmar's financial regulations due to their special geographical and cultural background. These regulations not only cover tax, foreign exchange management, but also include compliance requirements such as anti-money laundering and counter-terrorism financing.[10] In this context, many Chinese investors may inadvertently violate relevant laws due to their unfamiliarity with the laws of the host country, resulting in unnecessary economic losses and legal risks. Therefore, it is particularly important to strengthen the popularization of legal and financial knowledge for overseas Chinese immigrants. The background of multi-ethnic culture makes the financial transactions of Chinese immigrants overseas more complicated. In the environment of multi-cultural integration, Chinese groups are looking for a balance with their own cultural identity while integrating into the host society. In the Kokang region, for example, although ethnic Chinese still consider themselves Chinese and even maintain close ties with China in their daily lives, their financial activities are inevitably affected by Myanmar's laws. This contradiction between cultural identity and legal compliance has forced Chinese immigrants to be cautious in their financial transactions to avoid violating local laws and regulations. Therefore, understanding and respecting the legal system in different cultural backgrounds not only helps the Chinese better integrate into the host society, but also effectively reduces the compliance risk in financial transactions.[11] It is particularly important to establish a cross-border legal cooperation mechanism to address the overseas financial transactions and compliance challenges faced by Chinese immigrants. By promoting legal exchanges and cooperation among countries, it can help Chinese immigrants better understand and comply with local laws and regulations. Meanwhile, strengthening legal support and consulting services for Chinese immigrants will help improve their compliance awareness and legal literacy, thereby reducing risks in financial transactions. With the advent of the digital age, utilizing technological means to enhance financial transparency and compliance management efficiency is also an important way to alleviate the compliance dilemma of Chinese immigrants. The overseas financial transactions and compliance dilemma of Chinese immigrants is a complex issue involving multicultural integration, legal awareness, and international cooperation. Only through multi-party efforts can effective solutions be achieved.

The Development Path of Cross-cultural Financial Innovation

The education path of cross-cultural financial compliance emphasizes the integration of financial concepts and practices from different cultures in the context of globalization. Through diverse perspectives and technological applications, it enhances the accessibility and adaptability of financial services, promotes the sustainable development and interconnectivity of the global financial system.

Financial Development of Transnational Corporations under Risk Compliance

In today's rapidly developing globalization, multinational corporations play an important role in the international financial market. Racial differences and cultural diversity constitute diversity, and multinational corporations provide vocational education on a global scale. According to the Foreign Corrupt Practices Act (FCPA) and the UK Bribery Act, multinational corporations must comply with specific laws and regulations in different

countries and regions when operating. These regulations not only involve commercial compliance, but also take into account local cultural and racial differences. Effective compliance strategies require multinational corporations to understand and adapt to local market laws and social customs in different cultural contexts. Multinational corporations need to consider these factors comprehensively when formulating financial development strategies to achieve sustainable development on a global scale. Risk compliance requirements play a central role in the financial development of multinational corporations, and ethnic differences are also factors that cannot be ignored. On the one hand, compliance requirements drive companies to strengthen internal controls and risk management, comply with the Basel Agreement and International Financial Reporting Standards (IFRS), and improve transparency and operational efficiency. On the other hand, different cultural and ethnic backgrounds can lead to differences in the understanding and enforcement of compliance requirements. For example, financial problems are not regularly reported to the relevant units because of cultural differences, which is clearly specified in the Foreign Corrupt Practices Act, and violations may result in legal liability.[12] Therefore, multinational companies need to address this challenge through diverse teams and cross-cultural training. In addition, the application of fin-tech, especially technological innovations in anti-money laundering (AML) and Know your Customer (KYC), can help companies better meet compliance requirements while reducing operational risks. Through data analytics and artificial intelligence, multinational companies are able to monitor compliance in real time and improve their ability to respond.

The development of risk compliance education for multinational corporations will face more challenges and opportunities, and racial differences will affect the formulation and implementation of company strategies. With the changing global economic environment, especially in digital transformation and sustainable development, multinational corporations need to pay more attention to cultural diversity and social responsibility. The financial development of multinational companies under risk compliance will face more challenges and opportunities, and racial differences will continue to affect their strategy formulation and execution. As the global economic environment changes, especially in terms of digital transformation and sustainable development, multinational companies need to pay more attention to cultural diversity and social responsibility. To this end, multinational companies should establish a comprehensive risk management framework, promote a culture of compliance, and ensure compliance with regulations such as the Anti-Money Laundering Act and the Markets in Financial Instruments Directive (MiFID II). At the same time, the emphasis on cooperation with national regulators will help achieve a win-win situation for compliance and business development.[13] Multinational companies should actively cultivate talents with cross-cultural communication skills to cope with cultural differences in different markets. In this process, addressing racial differences in an inclusive manner and ensuring that compliance goes hand in hand with business development will enable us to compete in the future global marketplace.

Coping Strategies of Financial Risks from the Perspective of Multiculturalism

The multicultural characteristics of the financial market are becoming increasingly evident, and investors from different cultural backgrounds have significant differences in financial decision-making and risk perception, which requires effective education and guidance. Cultural diversity not only affects investment behavior, but also presents new challenges and opportunities for financial risk management. Faced with these complex cultural factors, financial institutions urgently need to establish risk response strategies based on multiculturalism to effectively cope with increasingly complex financial risks. Understanding the impact of different cultures on financial risk perception is a prerequisite for developing effective coping strategies. Studies have shown that cultural background can significantly affect individuals' attitudes and behaviors toward risk. For example, investors in an individualistic culture tend to adopt more risky investment strategies, while investors in a collectivist culture are more risk-averse. This difference is reflected in Article 3 of the Securities Law of the People's Republic of China, which emphasizes the importance of protecting the legitimate rights and interests of investors. When designing risk management products, financial institutions should fully consider the needs of investors in different cultural backgrounds, and

improve the risk awareness of investors through customized risk assessment tools and educational programs, so as to promote rational investment.

It is also essential to establish a financial risk monitoring system from a multicultural perspective. Financial institutions should build a dynamic risk monitoring system based on cultural characteristics. In terms of supervision, Article 4 of the Banking Supervision Law clearly stipulates that financial institutions should perform risk management responsibilities. This provides a legal basis for financial institutions to establish a monitoring system from a multicultural perspective. Through data analysis and cultural research, financial institutions can identify potential risks in different cultural contexts and adjust strategies in time to respond to market changes. At the same time, strengthening cooperation with international organizations and learning from advanced risk management experience will help enhance the global competitiveness of financial institutions. Promoting the integration and exchange of diverse cultures will be a long-term way to enhance the ability to cope with financial risks. Financial institutions should actively carry out cultural exchange activities to enhance understanding and trust among investors from different cultural backgrounds. This not only helps to build good investor relations, but also provides a guarantee for the stability of financial markets. According to the relevant provisions of Article 15 of the Anti-Money Laundering Law, financial institutions should fully understand the cultural background of customers when carrying out cross-border business in order to identify potential compliance risks. Through multicultural exchanges and cooperation, financial institutions can build more inclusive risk management systems, enhance market resilience, and enhance overall financial stability. Financial risk response strategies from a multicultural perspective should start from three aspects: understanding cultural differences, establishing monitoring systems, and promoting cultural exchange. Only by respecting and integrating multiculturalism can financial institutions more effectively respond to constantly changing financial risks and achieve sustainable development.

Innovative Management-Driven Financial Compliance and Development Path

In the modern financial environment, financial institutions are facing increasingly complex compliance requirements and fierce market competition. Innovation education, as an important means to enhance the competitiveness of enterprises, not only promotes innovation in financial products and services, but also provides new ideas for compliance management. By integrating innovative education into the framework of financial compliance, financial institutions can more effectively respond to regulatory changes and market challenges, forming a sustainable development path. Financial institutions need to establish a compliance culture centered on innovation, which not only emphasizes the importance of compliance, but also encourages employees to

engage in creative thinking under the premise of compliance, thereby promoting business model innovation while complying with regulatory requirements. Data analytics and technology applications play a crucial role in innovation management-driven financial compliance. With the development of fin-tech, the application of big data and artificial intelligence provides new tools for compliance management. Through data mining, financial institutions are able to identify compliance risks and respond in a timely manner. Using machine learning algorithms, financial institutions can analyze customer trading behavior and monitor potential compliance issues in real time, thereby improving compliance efficiency.[14] At the same time, the application of blockchain technology also provides guarantees for transparency and traceability, ensuring the compliance of financial transactions. This technology-driven compliance management model not only reduces compliance costs, but also improves the response speed of financial institutions in the market.

The path of financial compliance and development for innovative education models also requires attention to the participation and collaboration of stakeholders. Financial institutions should establish good communication mechanisms with regulators, industry associations, and customers to discuss

best practices for compliance innovation. Through multi-party collaboration, financial institutions can better understand regulatory requirements and conduct business innovation on this basis, thereby enhancing their compliance capabilities and market competitiveness. In addition, the establishment of cross-departmental collaboration mechanisms to promote information sharing and collaborative work between compliance teams and business teams will further promote the integration of compliance and innovation.[15] In this process, financial institutions should not only pay attention to the "post" supervision of compliance, but also conduct risk assessment and management "before", so as to achieve a win-win situation between compliance and innovation, and promote the sustainable development of the financial industry.

Conclusion

Under the current globalization background, cultural differences have a profound impact on the innovative management of financial compliance. Focusing on how cultural differences affect the formulation and implementation of financial compliance strategies, this paper analyzes in depth the understanding and adaptation of compliance requirements under different cultural backgrounds, and abstractly summarizes the compliance challenges caused by cultural differences and their implications for management innovation. In order to identify and understand the role of cultural factors in financial compliance, this study uses a combination of legal analysis and qualitative research to reveal how cultural differences promote or hinder the effectiveness and innovation of compliance management. This

study provides theoretical guidance and practical suggestions for financial institutions, enabling them to better cope with compliance challenges in cross-cultural environments and improve their compliance management level. The recognition of cultural differences will also provide important references for the internationalization of financial compliance management. The findings not only provide practical implications for financial practitioners, but also provide new perspectives for academia, emphasizing the importance of understanding cultural context in a globalized economy. Follow-up topics can also focus on the unique challenges and successful experiences of specific industries such as banking and insurance in coping with cultural differences, and even explore how to use technology to promote innovation and cultural adaptation in compliance management. Through these studies, we aim to provide a comprehensive and profound understanding of compliance management in the financial sector and promote its continuous development and innovation in the context of globalization.

Ethical Conduct

This study adhered to ethical guidelines and received necessary approvals. This article does not contain any studies with human participants performed by any of the authors. The author Confirms that all research was performed in accordance with relevant guidelines or regulations applicable when human participants are involved.

Informed Consent

Informed consent was obtained from all participants following the publication rule. The corresponding author prepares to collect documentation of compliance with ethical standards.

Data Availability

Data supporting the findings are available upon request from the author. The datasets generated during and/or analyzed during the current study are available from the corresponding author upon reasonable request.

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