

Appendix

Questionnaire Survey on the Development and Application of Fintech in China

In order to learn more about the development of China's Fintech and its application in the financial field, the purpose of this questionnaire is to obtain the relevant research data and complete the graduation thesis related to the development of Fintech through Questionnaire survey. This questionnaire is composed of single selection and multiple selection, and you can choose the right answer in the option. This survey takes the form of bearer, thank you very much for your participation.

1. What's your gender?

Male

Female

Others

2. What is your age?

18-25 years old

26-30 years old

31-35 years old

36-40 years old

40 years old

3. What is your degree?

Junior or below

High School

Bachelor Degree

Master or above

4. When was the first time you heard about the relevant information about Fintech in China?

2-3 0 year ago

Year ago

Half a year before

Six months before

Have not heard

5. Have you ever learned about the development of Fintech abroad? When was the first time you knew?

5 years ago

3 years ago

Within 3 years

have not heard

6. What do you know about financial technology?

The combination of finance and technology

Finance services technology, emphasis on technology

Technology Service finance, heavy in finance

Not sure, just heard it.

7. What exactly do you know about Fintech? [Multiple selection]

- Big data finance
- Block chain
- Cloud computing
- Artificial intelligence
- Other

8. How much do you know about the specific technologies mentioned above?

- Basic understanding of block-chain technology theory knowledge
- Basic understanding of big data financial theory knowledge
- Basic knowledge of cloud service theory
- Basic knowledge of the theoretical knowledge of several types of technology
- Have done the application of the above technology(one or several technologies)
- Don't know or have applied

9. Which business areas do you think block-chain technology has the most application value?

[Multi-choice]

- Transaction settlement
- Digital Identity Management
- Payment infrastructure
- Fund transfer infrastructure
- Securitization

Regulatory Compliance and Auditing

Trade Financing

Insurance

10. How long do you think financial technology will really change the lives of most people in the coming years?

Now the impact is great

5 years

3-5 years

Within 3 years

Will not change, and there is no potential for development

11. What areas have you learned about the Fintech-related technologies that have been applied?

[Multi-choice]

Financial Sector

Medical field

Education

Transportation

E-commerce area

12. What is the main application of Fintech in the financial industry? [Multi-choice]

Payment clearing

Risk Control

Intelligent Marketing

Intelligent customer service

Credit information

13. What opportunities have been brought to the industry by financial technology? [Multi-choice]

Expand product and service scope

Broaden customer base

Better analyze and leverage existing data

Respond faster to competitors

Reduce labor costs

14 What challenges have the financial technology brought to the industry? [Multi-choice]

Increase customer loss

Increase investment in information technology

Loss of market share

Fierce price war

Internet Information Security / Privacy Threats

Legal/Compliance Risk

15. Which entities are likely to be the most disruptive in the next 5 years in China? [Multi-choice]

E-commerce platform

Financial infrastructure operators

Information and communications technology operators, large technology companies

Startup company

Traditional financial institutions

16. In the next five years, what areas of the financial industry are most likely to be subverted by financial technology? [Multi-choice]

Retail Banking

Investment and Wealth Management

Fund transfer and payment

Corporate Banking (including SME Bank)

Fund operator

17. What service areas in the financial industry are most likely to flow to independent Fintech companies in the next five years? [Multi-choice]

Payment

Personal loan

Fund transfer

Personal Finance

Traditional deposit/saving account

Wealth Management

Student loans

18. How will the innovation drive of financial institutions change over the next five years?

- Strengthen internal R&D
- Cooperation with financial technology companies
- Acquisition of financial technology companies
- Maintain the status quo unchanged

19. Which of the following new technologies will financial institutions invest in over the next five years? [Multi-choice]

- Big data analysis
- Artificial intelligence
- Mobile Technology
- Robot Process Automation
- Distributed ledger technology (such as block-chain)
- Network Information Security
- Public cloud infrastructure
- Biometrics and Identity Management
- Internet of things

20. What are the problems in the process of cooperation between financial institutions and financial technology companies? [Multi-choice]

- Differences in business models
- Differences in operational processes

Information Technology System Compatibility

Information Technology Security

Regulatory uncertainty

21. What do you think is the biggest problem in the development of China's financial science and technology?

Regulation is not yet perfect

Public approval degree is not high

Market technology monopoly

Technology is in development

Potential hidden dangers, such as the leakage of personal privacy and the use of techniques that are easy to grasp.

22. In what ways has regulation hindered innovation in financial technology? [Multi-choice]

Electronic Currency / Encrypted Digital Currency

New business model (such as: crowdfunding, online loans, etc.)

Use of new technologies

Digital identity authentication

Anti-Money Laundering (AML) and KYC

23. Do you think that the level of development of relevant technologies will affect the development of Fintech?

Meeting

Will not affect

Not clear.

24. Do you think that financial supervision influences the development of Fintech?

Meeting

Will not affect

Not clear.

25. What are your suggestions for the supervision of domestic financial technology? [Fill in the blank]
