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QUALIFYING MASTER'S THESIS

on the topic:

**BANK DEPOSITS AS THE MAIN SOURCE OF BANKING
RESOURCES**

submitted by the applicant of higher education
Yang Lijun

The qualifying master's thesis was accepted for defense
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Head of Department
Doctor of Economics, Professor

_____ **Galina AZARENKOVA**

Scientific advisor
Doctor of Economics, Professor

_____  _____ **Nataliia POHORELENKO**

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Head of department of
Banking Business and Financial Technologies
Doctor of Economics, Professor

_____Galina AZARENKOVA

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**ASSIGNMENT
FOR A QUALIFYING MASTER’S THESIS**

assigned to
Yang Lijun

1.The topic of the thesis: "BANK DEPOSITS AS THE MAIN SOURCE OF BANKING RESOURCES".

Scientific advisor - Doctor of Economics, Professor Nataliia Pohorelenko

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2.Deadline for submission of thesis by the student: 18.11.202425

3. List of questions to be researched:

In chapter 1: to characterize the concept of bank deposits, detailing their nature and significance within the banking framework; to systematize the factors that influence the formation of bank resources, including those related to deposit generation; to provide an analysis of the fundamental role that deposits play in the basis of banking activities, examining their impact on liquidity and profitability.

In chapter 2: to provide an analysis of the fundamental role that deposits play in the basis of banking activities, examining their impact on liquidity and profitability; to determine the key indicators used to measure the deposit activities of banks, including deposit growth rates, deposit mix, and customer satisfaction; to offer insights and interpretations of the characteristics of the analysis results obtained from examining deposit activities, identifying trends and patterns.

In chapter 3: to provide an analysis of the current state of policies affecting deposit activities in Chinese banks, highlighting both strengths and weaknesses; to develop recommendations for improving the deposit activities of banks, including strategies for attracting and retaining deposits; to adapt the sentence "Bank Deposit Policy Recommendations for Enhancing Competitiveness: Financial Stability".

4. Plan of qualifying master's thesis

No	Name of work stages
1	Selection of the topic
2	Approval of the plan and tasks of thesis
3	Implementation of thesis
4	Submission of thesis to the department to check for the presence of borrowings from other documents
5	Completion of the admission procedure for the protection of thesis
6	Defence of thesis

5. Date of assignment issuance: 25.09.2024

Student

Yang Lijun

Yang Lijun

Scientific advisor



Nataliia Pohorelenko

ABSTRACT
ON QUALIFICATION MASTER'S WORK
"BANK DEPOSITS AS THE MAIN SOURCE
OF BANKING RESOURCES" OF
YANG LI JUN

Qualification Master's Thesis contains 80 pages, 9 tables, 6 figures, 85 references.

Object of research is the banking system in China.

Subject of research – theoretical and practical aspects of formation of bank deposits sources.

Purpose of qualification master's work is consisting in summarizing the theoretical foundations, an empirical analysis of the influence of bank deposits on bank resources as well as studying the development prospects of this branch of banking activity.

Tasks of qualification master's work are:

- to investigate the theories on banking resources, particularly focusing on the role and importance of bank deposits in the banking system;
- to characterize the concept of bank deposits, detailing their nature and significance within the banking framework;
- to systematize the factors that influence the formation of bank resources, including those related to deposit generation;
- to provide an analysis of the fundamental role that deposits play in the basis of banking activities, examining their impact on liquidity and profitability;
- to determine the key indicators used to measure the deposit activities of banks, including deposit growth rates, deposit mix, and customer satisfaction;
- to offer insights and interpretations of the characteristics of the analysis results obtained from examining deposit activities, identifying trends and patterns;
- to provide an analysis of the current state of policies affecting deposit activities in Chinese banks, highlighting both strengths and weaknesses;
- to develop recommendations for improving the deposit activities of banks, including strategies for attracting and retaining deposits;
- to adapt the sentence "Bank Deposit Policy Recommendations for Enhancing Competitiveness and Financial Stability".

According to results of the research, theoretical and practical provisions are formulated, and concrete suggestions for improving the stability guarantee system of the deposit source system of Chinese banks are demonstrated.

The obtained results can be used as a methodological basis for establishing mechanisms to ensure the stability of the bank deposit system, as required by international standards.

KEY WORDS: BANKING INDUSTRY, SAVINGS ACCOUNT, THEORETICAL SYSTEM, DEPOSIT STRUCTURE, ECONOMIC SUPPLY, DEPOSIT PROTECTION.

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INTRODUCTION

The relevance and expediency of conducting research to solve the scientific task set in the work are justified by the modern problems of the development of the banking system as a whole. The banking system is facing complex and dynamic challenges, particularly in the management and stability of bank deposits, which are a crucial component of bank resources. The need to address these issues with the help of a defined object of research is imperative for the advancement of the banking sector.

The significance of this problem indicates that bank deposits, as the cornerstone of bank operations, require a comprehensive and in-depth exploration. In this connection, the study of issues related to the composition, fluctuation factors, and contribution of bank deposits to the overall resource base of banks acquires special importance. This determines the relevance of the chosen topic and the feasibility of conducting research for the development of this issue.

The theoretical basis of the work is the scientific works of domestic and foreign scientists and specialists on the issues of bank deposits and their role in the financial system. The research is aimed at solving this scientific task, with the goal of generalizing the theoretical foundations of the organization and revealing the current practice of bank deposits. Paying tribute to the contribution of famous scientists, it should be noted that the issues remain insufficiently researched, particularly in the context of the dynamic changes in bank deposits and their influencing factors.

The importance of this question determined the choice of the topic, determined the goal, task, logic and content of the research. The purpose of the work is to generalize the theoretical foundations of the organization, to reveal the current practice of bank deposits, as well as finding ways to improve this work based on the systematization of existing proposals on this issue.

To achieve the set goal, the following tasks are solved in the work:

- to investigate the theories on banking resources, particularly focusing on the role and importance of bank deposits in the banking system;
- to characterize the concept of bank deposits, detailing their nature and significance within the banking framework;
- to systematize the factors that influence the formation of bank resources, including those related to deposit generation;
- to provide an analysis of the fundamental role that deposits play in the basis of banking activities, examining their impact on liquidity and profitability;
- to determine the key indicators used to measure the deposit activities of banks, including deposit growth rates, deposit mix, and customer satisfaction;
- to offer insights and interpretations of the characteristics of the analysis results obtained from examining deposit activities, identifying trends and patterns;
- to provide an analysis of the current state of policies affecting deposit activities in Chinese banks, highlighting both strengths and weaknesses;
- to develop recommendations for improving the deposit activities of banks, including strategies for attracting and retaining deposits;
- to adapt the sentence "Bank Deposit Policy Recommendations for Enhancing Competitiveness and Financial Stability".

The object of the research is bank deposits, the phenomenon or process being investigated in accordance with the topic of the work based on the data of the banking institution. The subject of research is the dynamic changes in bank deposits and their influencing factors.

A number of general scientific and special research methods were used in the work, namely: logical generalization and analysis - for revealing the role and importance of bank deposits; system approach - for analyzing the structure and contribution of deposits; economic analysis - for assessing the impact on resource allocation and profitability; mathematical statistics - for analyzing data trends and patterns; theories of optimal solutions - for developing strategies to optimize deposit management; formalization and modeling - to develop an assessment model of deposit dynamics.

The scientific novelty of the qualifying master's work consists in new scientific provisions that were formulated/improved/developed for the first time and were substantively substantiated, as well as methodical recommendations that are implemented in practice and affect the achievement of new economic results.

The information base of the research is the data of the China Wide Web, China Economic News network, China electronic banking network.

This study reveals the core position and role of bank deposits in the modern financial system through an in-depth analysis of the dynamic changes of bank deposits and their influencing factors. In the future, with the continuous development of the financial market and the increasing improvement of the banking system, the stability and operational efficiency of bank deposits will continue to be the key factors in the competition and development of banks. Therefore, this study will continue to focus on the dynamic changes of bank deposits and their influencing factors, providing continuous theoretical support and practical guidance for banks to optimize resource allocation and enhance operational efficiency.

Furthermore, as financial technology advances, the manner in which bank deposits are managed and utilized is poised to undergo significant transformations. The rise of digital banking, blockchain technology, and artificial intelligence (AI) will likely reshape the deposit landscape, offering new channels for deposit mobilization and management. For instance, AI-driven algorithms could enhance the accuracy of deposit forecasting, enabling banks to better anticipate liquidity needs and optimize their funding structures. Blockchain technology, on the other hand, has the potential to streamline deposit verification processes and enhance transparency, thus fostering trust among depositors and investors. These technological advancements necessitate further research to understand their full implications on bank deposit dynamics and to develop strategies for leveraging these technologies effectively.

Moreover, environmental, social, and governance (ESG) considerations are increasingly becoming pivotal in shaping the financial sector, including the management of bank deposits. As investors and depositors become more

environmentally conscious and socially responsible, banks need to align their deposit strategies with these values to remain competitive. This involves exploring green deposit products, which can channel funds towards sustainable projects, and ensuring that deposit operations adhere to high governance standards. Understanding how ESG factors influence deposit behavior and preferences will be crucial for banks to tailor their offerings accordingly and meet the evolving demands of their stakeholders. Therefore, future research should delve deeper into the integration of ESG principles into bank deposit management, exploring innovative approaches that balance financial performance with sustainability objectives.

CHAPTER I

THEORETICAL BASIS AND INFLUENCING FACTORS OF BANK DEPOSITS

1.1. Theories on banking resources

The importance of bank deposits as an important part of bank resources cannot be overstated. In the financial system, bank deposits play a crucial role, not only as the basis of bank operations, but also as the core of bank business development. [6]With the rapid development of Internet technology and the continuous innovation of the financial market, the form and role of bank deposits are also changing, but their impact on banking business is still far-reaching.

From a bank's point of view, deposits are one of its main sources of capital, providing it with stable operating funds. These funds are used to grant loans, make investments, and pay for day-to-day operating expenses, among other things, and are an important basis for the bank's profitability. Therefore, the size of bank deposits has a direct impact on the scale of the bank's business and profitability. In a highly competitive financial market, banks are striving to expand their deposit base in order to increase their market share and competitiveness.[7]

Bank deposits also play a key role in a bank's liquidity management. Liquidity is the lifeblood of a bank and deposits are the main channel through which a bank obtains liquidity. Through rational deposit management, banks can effectively cope with capital fluctuations and ensure that they can meet the withdrawal needs of their customers at all times, thus maintaining their credibility and stability.

With the rise of Internet finance, the form of bank deposits is also changing. Bank deposits in the traditional sense are being combined with Internet financial products, giving rise to more diversified deposit methods. These new deposit methods not only bring new sources of funds for banks, but also provide customers with more diversified investment options [8].

Overall, the importance of bank deposits in bank resources cannot be overstated. It not only provides banks with a stable source of funds, but also serves as the basis for the development and innovation of banking business. In the context of the increasingly complex and volatile financial market, the role of bank deposits will be more prominent, and the impact on banking business will be more far-reaching. ^[9]Therefore, an in-depth study of the characteristics of bank deposits and their influencing factors is of great practical significance for bank management, resource allocation and policy formulation.

The core objective of this study is to explore in depth the drivers of bank deposits as a major source of bank resources and to analyze their impact on bank business operations and overall development. As the foundation of the financial system, bank deposits are not only concerned with banks' liquidity management, but also an important support for credit business expansion and profitability improvement ^[10]. Therefore, understanding the composition of bank deposits, their growth drivers and their specific contribution to bank resources is of crucial importance for optimizing the allocation of bank resources and improving operational efficiency.

In the research process, the focus is on the multiple drivers of bank deposits. The macroeconomic environment is an important external factor for changes in bank deposits, including the rate of economic growth, the inflation rate, and the level of interest rates, etc., which, by affecting the economic behavior of enterprises and individuals, in turn act on the size and structure of bank deposits ^[2]. For example, in a period of faster economic growth, the increased incomes of enterprises and individuals often lead to a corresponding increase in bank deposits. ^[11]Monetary policy adjustments by the central bank, such as the adjustment of the reserve requirement ratio and the benchmark interest rate, also have a direct impact on the deposit-absorbing capacity of banks.

The state of market competition is another factor that cannot be ignored. With the continuous opening up of the financial market and the intensification of competition, the competition for deposits among banks has become increasingly

fierce. Each bank attracts customer deposits by launching innovative financial products, improving service quality and optimizing deposit rates. Therefore, analyzing the impact of market competition on bank deposits helps banks to formulate more effective market competition strategies.^[12]

Changes in customer behavior are also an important factor affecting bank deposits. With the rise of Internet finance and the continuous progress of financial technology, customers' financial needs and preferences have changed significantly. More and more customers tend to use online banking services, which puts higher demands on the convenience, safety and profitability of deposits. ^[4]Therefore, studying the changing trends of customer behavior is of great significance in guiding banks to optimize deposit product design and enhance customer service experience.

This study aims to provide useful references and insights for bank management practices by deeply analyzing the driving factors of bank deposits and revealing their influence mechanisms on bank resources.

The significance of this study lies in the in-depth discussion of the importance of bank deposits as a major source of bank resources, which not only provides valuable perspectives for bank management, but also provides empirical support for resource allocation and policy formulation. As a core component of the financial system, the stability and growth of bank deposits are directly related to the operating conditions of banks and the sound development of the entire financial market.

From the perspective of bank management, studying the driving factors of bank deposits and their impact helps banks to formulate deposit strategies more precisely and optimize the deposit structure so as to improve the efficiency of capital operation. For example, by analyzing customer behavioral factors, banks can better understand customer needs, launch deposit products that better meet market demand, and enhance customer stickiness. An in-depth study of bank deposits also helps banks improve their risk management capabilities, especially in liquidity management and credit risk management [15]. Banks can adjust their liquidity reserves in a timely manner according to the changes in deposits to ensure that they maintain sufficient liquidity when dealing with emergencies.

In terms of resource allocation, the study of bank deposits provides banks with a scientific basis for decision-making. The scale and structure of bank deposits directly affects the bank's credit placement capacity and portfolio selection. Through an in-depth analysis of bank deposits, banks can allocate funds more reasonably, achieve the optimal matching of assets and liabilities, and then enhance the overall profitability. With the rise of Internet finance, the sources and channels of bank deposits have become increasingly diversified, which also requires banks to be more flexible and efficient in resource allocation [31].

For policy formulation, the significance of this study is that it provides theoretical support and empirical data for relevant policies. When formulating financial policies, government departments need to fully understand the market dynamics of bank deposits and the factors affecting them to ensure the relevance and effectiveness of the policies. For example, ^[32]when formulating interest rate policies, government departments can refer to the results of this study's analysis of the impact of interest rates on bank deposits to rationally adjust the level of interest rates in order to achieve the macro-control objectives. This study can also provide useful references for government departments in promoting financial innovation and optimizing financial services [33].

By thoroughly exploring the importance of bank deposits as a major source of bank resources and its impact, this study provides valuable insights and suggestions for bank management, resource allocation and policy formulation.

1.2. Concept of bank deposits

The core research of this thesis focuses on the composition of bank deposits, the factors affecting them, and their contribution to bank resources. As one of the most important sources of funds for banks, the composition and changes of bank deposits have far-reaching impacts on the sound operation and resource allocation of banks. ^[34]Therefore, an in-depth analysis of the intrinsic structure and dynamic

changes of bank deposits is of great significance in enhancing banks' management efficiency and risk prevention and control capabilities.

In terms of the composition of bank deposits, this study analyzes in detail the proportion of different types of deposits, such as demand deposits, time deposits, savings deposits, etc., in the total bank deposits and their changing trends. [35] Through Internet data, this paper can access the financial reports and deposit data released by major banks, so as to understand the size and growth rate of different types of deposits. These data will provide us with strong support to reveal the changes in the structure of bank deposits. [16]

Further, this thesis will explore the major factors affecting bank deposits. Macroeconomic environment, competitive market dynamics, and changes in customer behavior all have an impact on bank deposits. For example, changes in macroeconomic indicators such as economic growth rate, inflation rate and interest rate level will directly affect customers' willingness to deposit and the increase or decrease of bank deposits. With the continuous development of the financial market and the intensification of competition, the competition for deposits among banks has become increasingly fierce. In order to attract more deposits, banks have launched high-yield deposit products and quality services. Customers' preferences for bank deposits are also changing, with more and more customers focusing on the safety and liquidity of deposits. This study quantifies the specific role of these influences on bank deposits through empirical analysis [36].

This thesis will analyze the contribution of bank deposits to bank resources [8]. Bank deposits not only provide a stable source of funds for banks, but also the basis for banks to diversify their operations such as credit business and investment and wealth management. By analyzing in details of the contribution of bank deposits to the bank's liquidity management, credit business expansion, and profitability enhancement, this paper can provide a more comprehensive understanding of the importance of bank deposits in bank operations. This study also analyzes the cost-effectiveness of bank deposits in conjunction with Internet data, which provides useful reference for banks to optimize resource allocation and improve operational

efficiency [37]. This study aims to explore in depth the drivers and implications of bank deposits as a major source of bank resources, and the overall research framework and logical thinking incorporates two main cores of theoretical analysis and empirical research [9].

At the theoretical level, the basic concept of bank deposits is taken as a starting point to clarify its definition, categorization, and key functions in the financial system. Through an in-depth understanding of the function of bank deposits, this paper is able to reveal its foundational position in bank operations, laying a theoretical foundation for the subsequent exploration of influencing factors and impacts. Resource allocation theory is introduced to explain how banks can optimize resource allocation to maximize the utility of deposits in a competitive market environment [38].

At the empirical level, diversified research methods, including data analysis and case studies, are utilized to verify the theoretical assumptions and deepen the understanding of the actual situation of bank deposits. The data analysis part will rely on real data obtained from the Internet, such as bank financial reports, market research data, etc., to quantitatively analyze the correlation between bank deposits and various influencing factors by constructing regression models and other statistical means. Case studies will select representative banks as the object of in-depth analysis, and through careful observation of their deposit business operation mode, we will distill the successful experience and potential problems, so as to provide a reference for the industry practice [39].

Throughout the research process, the close integration of theory and practice is emphasized to ensure that the conclusions of the study have both theoretical depth and can guide practical operation. Through the conduct of this study, ^[40]this paper expects to reveal the internal logic of bank deposits as the core source of bank resources, provide a scientific basis for bank management's decision-making, and also contribute new perspectives and insights to academic research in this field.

In order to explore in depth the driving factors of bank deposits as a major source of bank resources and their impact, a variety of research methods are

comprehensively utilized. Among them, data analysis will occupy a central position [41]. By collecting financial reports of major banks, industry statistics and market research data, this paper is able to construct a comprehensive and detailed data base. These data will cover the composition of bank deposits, growth trends, interest rate changes and other aspects, thus providing us with the possibility of quantitative analysis [42].

In the process of data analysis, statistical software is used to clean and organize the data to ensure the accuracy and reliability of the data. Through the establishment of regression models, time series analysis and other statistical methods, we can deeply analyze the intrinsic connection between bank deposits and various influencing factors, and reveal the economic logic and operating laws behind them. For example, this paper can explore how macroeconomic factors such as economic growth rate and interest rate level affect the size of bank deposits, and whether this effect varies across bank types and market environments.

In addition to data analysis, case studies are also an integral part of this study. By selecting representative banks as case studies, this paper is able to analyze in depth the specific modes of operation and success of their deposit business. These cases will include traditional large state-owned banks, joint-stock commercial banks, as well as emerging Internet banks, etc. [43], to ensure the comprehensiveness and forward-looking nature of the study. In the case studies, methods such as field research and in-depth interviews are combined to collect first-hand information so as to gain a deeper understanding of the actual operation and challenges of banks' deposit business.

In order to enhance the international perspective and comparative nature of the study, this paper also draws on relevant international research results and data. By comparatively analyzing the bank deposit markets of different countries and regions, this paper is able to reveal the commonalities and differences of bank deposit business under different financial systems and market environments, and provide useful references for the reform and development of the banking industry in China [44].

Through the comprehensive use of data analysis, case studies and international comparisons, this study comprehensively and thoroughly explores the many issues of bank deposits as a major source of bank resources. This will not only help us better understand the nature and influencing factors of bank deposits [45], but also provide scientific basis and guidance for bank management practices and policy formulation.

1.3. Factors influencing the formation of bank resources

The purpose of this dissertation, Bank deposit as the main source of banking resources, is to provide an in-depth discussion of the importance of bank deposits as the main source of banking resources and the factors that influence them. The thesis will be analyzed from several dimensions to ensure the comprehensiveness and depth of the content [46].

The thesis opens with an introductory section that focuses on the background, purpose and significance of the study. In this section, the central position of bank deposits in bank operations is clarified, as well as the key role of studying bank deposits in enhancing the management efficiency and resource allocation capacity of banks. Through the introduction, the reader is able to have a preliminary understanding of the scope and importance of the research of the thesis [47].

The dissertation will move on to the theoretical foundation section to elaborate on the concepts and theories related to bank deposits. This section will include the definition and function of bank deposits as well as the mechanism by which deposit interest rates affect the volume of deposits [48]. The paper also explores the composition of bank resources and the application of resource allocation theory to lay a solid theoretical foundation for subsequent analysis.

After the theoretical foundation, the paper will turn to the analysis of domestic and international research status [49]. By combing domestic and international research results on bank deposits and their impact on bank resources, the paper is able to identify shortcomings in current research and provide directions for

subsequent research. This part will focus on the comparison and analysis of data to ensure the scientific and prospective nature of the research.

The paper will enter the core analysis section, which is the analysis of the influencing factors of bank deposits. In this section, three levels of macroeconomic factors, market competition factors and customer behavior factors are explored in depth [50]. By analyzing the impact of economic growth and interest rate policy on bank deposits, as well as the extent to which inter-bank competition and financial product innovations affect the deposit market, the paper is able to understand the pattern of change in bank deposits in a more comprehensive way [13]. The discussion of changes in customer preferences and customer trust will help us to grasp customer needs more deeply and provide strong support for banks to improve service quality.

After analyzing the influencing factors, the paper will focus on the impact of bank deposits on bank resources ^[14]. This part will cover the impact of deposits on liquidity, credit support and profitability ^[15]. By analyzing in depth the role of deposits in liquidity management and the fundamental position of credit expansion, this paper will be able to recognize more clearly the importance of deposits to bank business operations. The discussion of deposit cost control will help banks to improve their operational efficiency in safeguarding profitability [51].

The empirical analysis section is an important part of the paper. In this section, the previous theories are verified and supplemented through data collection and processing, model building and analysis, and case study. Through the empirical analysis, the paper is able to show more intuitively the extent of the impact of bank deposits on bank resources and its changing trend.

The paper will put forward policy recommendations and summarize the research results. In the part of policy recommendations, specific suggestions for optimizing bank deposit policy and policy measures for supporting bank service innovation are proposed based on the previous analysis. Through this part, the paper expects to provide useful decision-making references for the government and related organizations [52]. And in the research summary section, the main findings of the

paper are reviewed and the limitations of the research are pointed out to indicate the direction for the subsequent research. The exploration of future research directions will help promote the continuous and in-depth research in the field of bank deposits.

This dissertation demonstrates several innovations in exploring the topic of bank deposits as a major source of bank resources, and these innovations not only deepen our understanding of the factors influencing bank deposits, but also provide new perspectives on bank management practices through empirical analysis [53].

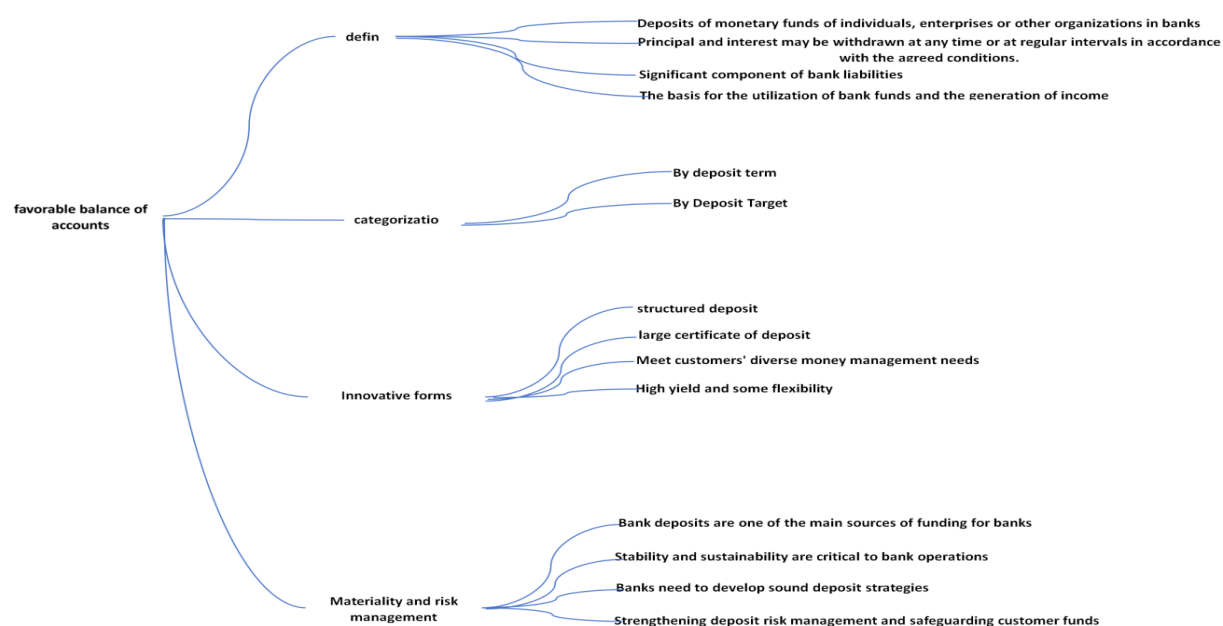
On the one hand, this study provides a comprehensive and in-depth analysis of the factors influencing bank deposits. Traditional studies tend to focus on the impact of macroeconomic factors or market competition factors on bank deposits, however, this study further incorporates the analysis of customer behavior factors on this basis. By digging deeper into the changes in customer preferences and the impact of customer trust on deposits, this study reveals the intrinsic connection between the two and points out the important role of customer behavioral factors in the movement of bank deposits. This innovative point not only enriches the theoretical system of bank deposit influencing factors, but also provides a basis for banks to formulate more accurate marketing strategies [54].

On the other hand, this thesis has made remarkable progress in empirical analysis. By collecting and processing a large amount of bank financial reports and market survey data, this study establishes a scientific regression model to quantitatively analyze the impact of deposits on bank resources. The model results not only verify the research hypotheses, but also reveal the specific mechanism of deposit contribution to bank liquidity, credit support and profitability [55]. This data-based empirical analysis method not only improves the scientificity and accuracy of the study, but also provides bank managers with powerful decision support.

This study also innovatively combines Internet data for analysis. With the rapid development of Internet technology, more and more financial data can be accessed and analyzed online. This study makes full use of this advantage and reveals the new characteristics and trends of bank deposits in the Internet financial environment by capturing and analyzing bank deposit-related data on the Internet.

This innovative point not only demonstrates the foresight of this study, but also provides useful ideas for banks to cope with the challenges of Internet finance.

This dissertation has achieved remarkable innovations in terms of in-depth research and empirical analysis of the influencing factors of bank deposits. These innovations not only enhance our understanding of the importance of bank deposits, but also provide useful references for bank management and policy making.



Source: In accordance with the Measures for the Administration of RMB Bank Settlement Accounts.

Fig. 1.1. Definitional analysis of bank deposits

Bank deposits, as a basic concept in the financial field, refer to the act of individuals, enterprises or other institutions depositing monetary funds in a bank and being able to withdraw the principal and interest at any time or at regular intervals within a certain period of time and in accordance with the agreed conditions. This behavior is not only an important part of the bank's liabilities, but also the basis for the bank to make use of funds and generate income [56].

From the classification point of view, bank deposits can be divided according to different criteria. According to the term of deposit, bank deposits can be divided into demand deposits and time deposits. Demand deposits are deposits with no fixed

maturity that can be accessed at any time, which are more flexible but have a relatively low interest rate. Time deposits, on the other hand, are deposits with an agreed maturity period and the principal and interest are withdrawn at maturity [57]. The interest rate is usually higher than that of demand deposits, but early withdrawal may result in a loss of some interest.

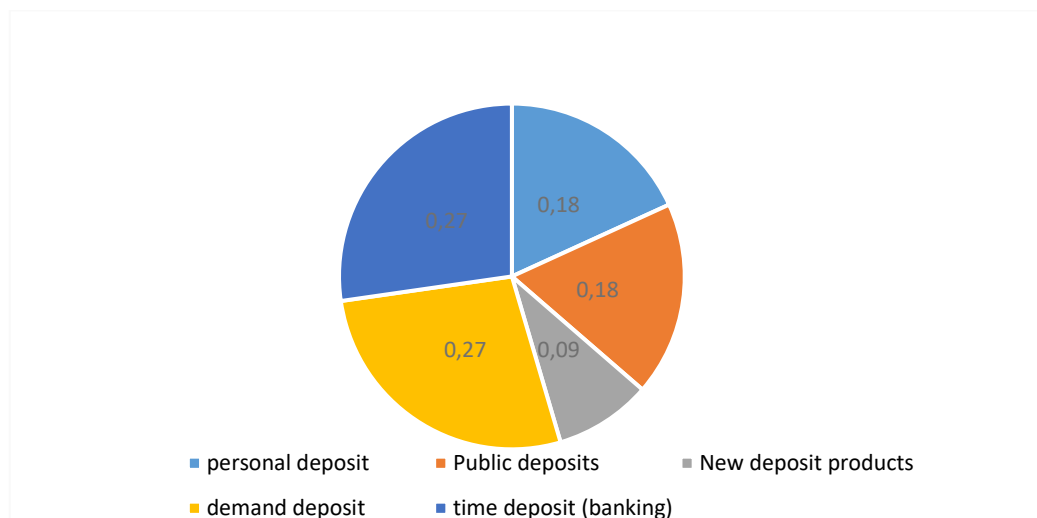
Depending on the object of the deposit, bank deposits can also be divided into personal deposits and public deposits. Personal deposits are funds deposited by individual customers, including savings deposits, fixed deposits and cash deposits. Public deposits, on the other hand, are funds deposited by enterprises, institutions, organizations and other units, and are usually used for daily operations or payment needs [58].

Against the background of the rapid development of Internet finance, the forms of bank deposits are also being innovated and expanded. For example, some banks have introduced new deposit products such as structured deposits and large certificates of deposit to meet the diversified fund management needs of customers. These new deposit products usually offer higher yields and a certain degree of flexibility [59], attracting the attention and participation of a large number of customers.

It is worth noting that the stability and sustainability of bank deposits, as one of the major sources of funds for banks, are crucial to their operations. Therefore, when absorbing deposits, banks need to take full account of factors such as customers' capital position, risk appetite and liquidity needs, and formulate a reasonable deposit strategy to ensure stable growth and a reasonable structure of deposits. Banks also need to strengthen deposit risk management to prevent and resolve potential risks and to safeguard the safety and profitability of customers' funds [60].

Bank deposits are one of the basic and core elements of bank operations. Through an in-depth understanding of the definition and classification of bank deposits, this paper can better understand the essential characteristics and role

mechanisms of bank deposits and provide strong support for the sound operation and sustainable.



Source: PBC issues Classification and Coding Standards for Deposit Statistics

Fig.1.2. Classification of bank deposits

Bank deposits play a vital role in the financial system, serving multiple functions and playing an indispensable role in the sound operation of the economy and the effective development of financial markets [61].

Bank deposits are a core component of financial intermediation, providing a safe and convenient channel through which individuals and enterprises can convert idle funds into more liquid financial assets. These funds are then used by banks for lending and other investment activities, which in turn support the development of the real economy [62]. In this process, bank deposits play a key role in the pooling and redistribution of funds, effectively promoting the rational allocation and efficient utilization of funds.

Bank deposits also bear the important function of payment and settlement. In the modern economic system, the bank as the core of the payment system, through the processing of deposit accounts, realize the rapid transaction of goods and services. This not only reduces transaction costs and improves market efficiency, but also enhances the transparency and predictability of economic activities.

Especially in the context of the growing popularity of e-commerce and mobile payments, the payment and settlement function of bank deposits has increasingly emphasized its importance [63].

Bank deposits are also an important tool for monetary policy implementation. By adjusting the reserve requirement ratio, interest rates and other means, the central bank influences the total volume and structure of bank deposits, thus realizing the regulation of the macroeconomy. For example, lowering the deposit interest rate can stimulate consumption and investment, while raising the reserve ratio can control the bank's credit expansion rate, thus stabilizing economic operation.

Bank deposits are also important for maintaining financial stability. As a major part of bank liabilities, the stability of deposits is directly related to the sound operation of banks. Therefore, regulators in various countries have implemented stringent regulatory measures on bank deposits to ensure their safety and liquidity. These measures, including the deposit insurance system and capital adequacy requirements, aim to protect the interests of depositors and prevent bank risks from spreading to the entire financial system [64].

The functions of bank deposits in the financial system cover a wide range of aspects such as the pooling and distribution of funds, payment and settlement, the implementation of monetary policy and the maintenance of financial stability. The proper performance of these functions is the basis for safeguarding the healthy development of the economy and the stable operation of the financial market.

As an important means for banks to attract deposits, deposit interest rate has a significant impact on the volume of bank deposits. Under market economic conditions, the level of deposit interest rate is directly related to the depositors' income and the bank's cost of funds, therefore, banks usually adjust the deposit interest rate according to the market environment and their own operating conditions in order to attract more deposits [65].

Analyzed from an economic point of view, higher deposit interest rates mean that depositors can earn more interest income, which will undoubtedly increase the attractiveness of bank deposits. Particularly in times of high inflation, higher deposit

rates can to a certain extent offset the risk of currency depreciation and protect the interests of depositors, thus stimulating the growth of deposits. Conversely,^[66] if deposit rates are too low, or even lower than the market average, depositors are likely to choose to transfer their funds to other banks or investment channels offering higher interest rates, resulting in a reduction in the volume of bank deposits.

Adjustments in deposit rates are also affected by market competition and macroeconomic policies. In a competitive financial market, banks will often attract customers by raising deposit rates in order to compete for market share. This competitive adjustment of deposit interest rates not only helps banks to expand the scale of deposits, but also promotes the healthy development of the financial market as a whole. On the other hand, the monetary policy of the central bank will also have an impact on deposit interest rates. For example, when tightening monetary policy is practiced, the central bank may raise the benchmark interest rate, which will directly lead to an increase in bank deposit interest rates and thus affect the volume of deposits [67].

In recent years, with the rapid development of Internet finance, traditional banks are also facing new challenges in terms of deposit rates. Internet financial institutions are usually able to provide more flexible and efficient financial services, including higher deposit rates. Therefore, when adjusting deposit interest rates, traditional banks not only need to consider their own operating costs and risk control, but also need to pay close attention to the dynamics of the Internet financial market to ensure that they remain competitive in the fierce market competition [68].

Deposit interest rate is one of the important factors affecting the volume of bank deposits. When setting and adjusting deposit interest rates, banks need to comprehensively consider a number of factors such as the market environment, competitive conditions, macroeconomic policies, and their own business strategies, in order to achieve stable growth in the size of deposits and maximize operational efficiency.

Bank resources are the basis for the operation and development of banking business, and their composition covers a wide range of aspects, including capital, deposits, loans, human resources, technological resources and so on. Together, these elements constitute the core framework of bank operations and are of great significance to the sound development of banking business [69].

Capital is an important part of a bank's resources, which represents the bank's financial strength and risk tolerance. Adequate capital can not only provide banks with a stable source of funds, but also enhance their credibility and market competitiveness. In the context of the rapid development of Internet finance, capital adequacy ratio has become one of the most important indicators of bank soundness, which plays a key role in maintaining market confidence and preventing financial risks.

The importance of deposits, as one of the most important sources of funds for banks, is self-evident. The size of deposits directly affects the liquidity and credit capacity of banks. With the development of Internet technology, online deposit channels have been broadened, attracting a large amount of low-cost funds for banks. Diversified deposit products such as time deposits and demand deposits have also met the needs of different customers, further enhancing the attractiveness of bank deposits [70].

Loan business is one of the main profit sources of banks and a key area of resource allocation for banks. High-quality loan customers can bring stable interest income to the bank and also help to increase the bank's market share and brand influence. In terms of risk control, banks ensure the safety and profitability of loan funds through strict pre-loan review, loan monitoring and post-loan management.

Human resources are the core strength of bank development, and a high-quality workforce is the key to bank business innovation and service quality improvement. In recent years, with the rise of financial technology, there is an increasing demand for composite talents in banks. Professionals with knowledge in multiple fields such as finance, technology and law have become the focus of banks'

competition, and they play a pivotal role in promoting the transformation and upgrading of banking business [71].

Technological resources have become increasingly prominent in modern banking business. Cutting-edge technologies represented by big data, cloud computing, and artificial intelligence provide banks with powerful data analysis and processing capabilities, which help them identify customer needs more accurately, optimize product design, and improve risk prevention and control. The investment of technological resources has also promoted the expansion of banking service channels and the improvement of service efficiency, bringing customers a more convenient and efficient financial service experience.

The application of resource allocation theory in bank management is mainly reflected in the rational allocation and efficient utilization of internal resources of banks to ensure the sound operation and sustainable development of banking business. The application of this theory involves not only the bank's tangible resources such as capital, manpower and technology, but also intangible resources such as information, brand and management.

In terms of capital allocation, banks need to scientifically formulate capital utilization plans based on factors such as market environment, business demand and risk tolerance. For example, by accurately measuring loan demand, deposit growth and liquidity requirements, banks can optimize their asset-liability structure and achieve a balance of safety, liquidity and profitability of funds. With the help of modern financial technology means, banks can monitor the flow of funds in real time and adjust the fund allocation strategy in a timely manner to cope with the challenges brought by market changes.

In terms of human resources, resource allocation theory guides banks to rationally configure and adjust their workforce based on business development and strategic planning. This includes recruiting talents with professional skills and industry experience, strengthening employee training and career development planning, and establishing scientific performance appraisal and incentive

mechanisms. Through these measures, banks can build a high-quality, specialized team to provide strong support for the expansion and innovation of banking business.

The allocation of technological resources is also a part of bank management that cannot be ignored. With the rapid development of financial technology, banks need to continuously invest in research and development to update and upgrade information systems and technology platforms [72]. This not only improves business processing efficiency and reduces operating costs, but also enhances the bank's risk prevention and control capabilities and customer service level. For example, through big data analysis technology, banks can dig deeper into customer needs and provide customers with more personalized financial products and services.

In addition to tangible resources, the allocation of intangible resources is equally important. Banks need to focus on brand building and reputation management to enhance market competitiveness. By optimizing the organizational structure and management process, banks can improve the efficiency of decision-making and execution to ensure that all businesses can operate efficiently.^[73] The application of resource allocation theory in bank management is omni-directional, which requires banks to continuously optimize the structure of resource allocation and improve the efficiency of resource use in the process of operation in order to achieve sustainable development.

CHAPTER II

AN EMPIRICAL ANALYSIS OF THE INFLUENCE OF BANK DEPOSITS ON BANK RESOURCES

2.1. Analysis of the role deposits as the basis of banking activities

Domestic research on bank deposits and their impact on bank resources is abundant. In recent years, with the deepening of China's financial market and the intensification of competition in the banking sector, research in this area has become increasingly important [74].

In discussing the importance of bank deposits, domestic scholars have generally emphasized their fundamental role as the main source of funds for banks. Bank deposits not only provide banks with a stable flow of funds, but also serve as an important support for banks' credit operations, investment activities and liquidity management. Especially in the economic down cycle, a stable deposit base helps banks to resist risks and maintain the sound operation of the financial system.

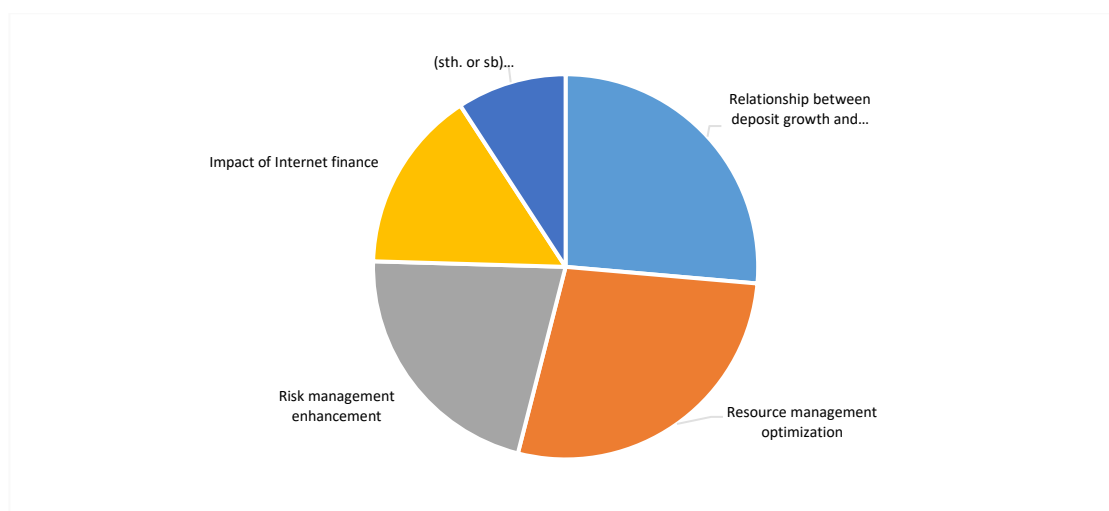
In terms of influencing factors, domestic studies have pointed out that the macroeconomic environment, changes in market interest rates, and the bank's own service quality and product innovation all have a significant impact on bank deposits.

For example, an increase in economic growth rate usually leads to an increase in residents' income, which in turn promotes the growth of savings deposits; while fluctuations in market interest rates may trigger the transfer or reallocation of deposits. With the rise of Internet finance, traditional banks face competitive pressure from online financial platforms, which also forces banks to innovate in deposit products and services to attract customers [75].

With regard to the impact of bank deposits on bank resources, most domestic studies have been conducted from the perspectives of liquidity management, credit business and profitability. Stable growth of deposits helps banks optimize their liquidity structure and reduce liquidity risk; deposits are also the main source of funds for banks to issue loans, which is crucial for the expansion of credit business

and risk control. In terms of profitability [76], although the cost of deposits squeezes banks' profit margins to a certain extent, banks can still achieve solid profit growth through effective capital utilization and cost control.

Taken together, the domestic research has achieved remarkable results in terms of bank deposits and their impact on bank resources, not only revealing the importance of deposits and their influencing factors, but also providing useful references for banks in actual operation. In the future [77], with the constant changes in the financial market and the continuous progress of technology, the research in this field will continue to be in-depth and provide more solid theoretical support for the development of the banking industry.



Source: International Financial Statistics (IFS) database 1978-2020.

Fig. 2.1. Focus of research on international bank deposits and resource management

In the field of international finance, bank deposits, as a major component of bank resources, have been the focus of scholars' attention. In recent years, with the continuous development and innovation of the global financial market, international research on bank deposits and resource management has also presented new trends and findings.

From a global perspective, the growth of bank deposits is closely related to economic development. In times of economic prosperity, bank deposits usually show an upward trend as corporate and individual incomes increase. For example, according to the International Monetary Fund (IMF), regions of the world with faster economic growth, such as Asia and emerging market countries, have also experienced relatively high growth rates in bank deposits over the past decade. By taking in large amounts of deposits, banks in these regions have provided the necessary financial support for economic development [78].

In terms of resource management, international research has focused on how to improve the utilization efficiency of bank deposits and reduce deposit costs. On the one hand, by optimizing asset allocation and improving the efficiency of capital utilization, banks can achieve higher returns while ensuring liquidity. On the other hand, reducing deposit costs is also an important means for banks to enhance their competitiveness. This includes attracting more low-cost deposits through innovative financial products and services, as well as optimizing the deposit structure and reducing the interest rate sensitivity of deposits [79].

International research on bank deposits also covers the area of risk management. Especially after the global financial crisis, countries have become more stringent in risk regulation of the banking sector. The stability of bank deposits has become one of the most important indicators of bank risk. Therefore, banks need to strengthen the monitoring and analysis of deposits in order to cope with potential liquidity risks and credit risks.

It is worth mentioning that with the rapid development of digitalization and Internet technology, the impact of Internet finance on bank deposits has become increasingly significant. Emerging businesses such as online banking and mobile payment pose challenges to traditional bank deposit business and also bring new development opportunities [80].

International research has begun to focus on the impact of these emerging technologies on bank deposits and resource management, and how to enhance the competitiveness of banks in the digital era.

International studies on bank deposits and resource management cover a wide range of aspects, including the relationship between deposit growth and economic development, optimization of resource management, enhancement of risk management, and the impact of Internet finance. These studies not only provide theoretical support for the development of the banking industry, but also provide useful references for banks in actual operation [81].

Table.2.1

Economic growth and deposits

particular year	Gross domestic product (GDP) (billions of dollars)	GDP growth rate (%)	Total bank deposits (billions of dollars)	Growth rate of deposits (%)
2017	827122	6.9	1641044	7.7
2018	900309	6.6	1775226	8.2
2019	990865	6.1	2023558	14.0
2020	1015986	2.3	2183743	7.9
2021	1149237	8.4	2386097	9.3

Source: East Asia Pacific Economic Outlook

There is a strong link between economic growth and deposits. In general, as GDP grows, total bank deposits increase accordingly. This relationship is reflected in the data of recent years.

Based on publicly available data, this paper can see that China's Gross Domestic Product (GDP) has continued to grow from 2017 to 2021, and while the rate of growth has fluctuated, the overall trend has been upward. With this total bank deposits also show a similar growth trend. For example, in 2017 the GDP was 827122 billion yuan, corresponding to total bank deposits of 1641044 billion yuan. By 2021, the GDP grows to 1,149,237 billion dollars and the total bank deposits grow to 2,386,097 billion dollars.

The impact of economic growth on bank deposits is mainly reflected in the following aspects: economic growth implies an increase in national income and an

increase in the disposable income of enterprises and individuals, which directly contributes to the increase in bank deposits. Economic growth drives the growth of consumption and investment, while banks, as financial intermediaries, provide consumers and enterprises with convenient payment and settlement services, which also indirectly promotes the growth of bank deposits. As the economy develops, the financial market continues to improve and the types and range of financial services offered by banks expand, which further attracts more funds to be deposited in banks.

This paper can also observe that there is also a correlation between GDP growth rate and deposit growth rate. Although their exact values vary from year to year, in general, when the GDP growth rate is higher, the deposit growth rate also tends to be higher. For example, in 2021, the GDP growth rate was 8.4% while the deposit growth rate was 9.3%, both of which have reached higher levels in recent years. This is further evidence of the positive impact of economic growth on bank deposits.

However, it is important to note that economic growth is not the only factor in the growth of bank deposits. Other factors such as the policy environment, market competition and financial innovation also have an impact on bank deposits. Therefore, when analyzing the relationship between economic growth and deposits, this paper needs to consider a variety of factors in order to draw more accurate conclusions.

Economic growth has a significant positive impact on bank deposits. With the continuous development of the domestic economy, this paper can expect that bank deposits will continue to maintain a stable growth trend.

The direct impact of the central bank's interest rate policy on bank deposits is multifaceted and has become more pronounced in the context of the growing development of Internet finance. This impact will be discussed in detail from several aspects below.

Interest rate policy adjustment will directly affect the attractiveness of deposits. When the central bank raises deposit rates, the return on savings deposits increases, which naturally enhances the market competitiveness of bank deposit

products. Conversely, if interest rates are adjusted downwards, the return on savings deposits decreases, which may lead to a shift of funds to other investment channels, such as the stock market, bond market or Internet financial products. For example, with the rise of Internet financial products such as Balance Treasure in recent years, their higher yields once attracted a large amount of funds that might otherwise have been deposited in banks.

The interest rate policy will also affect the cost of funds for banks. Deposits are one of the main sources of funds for banks, so the level of deposit interest rates is directly related to the cost of funds for banks. In the process of marketization of interest rates, banks may need to raise deposit rates in order to attract deposits, which will undoubtedly increase their cost of funds, thereby affecting their profitability and credit allocation.

The adjustment of interest rate policy will also have an impact on banks' liquidity management. The stability of deposits is an important basis for banks' liquidity management. When interest rates undergo significant adjustments, the volatility of deposits may increase, posing challenges to banks' liquidity management. In particular, under the impact of Internet finance, the movement of deposits has become more frequent, which requires banks to manage their liquidity risk in a more refined manner.

It is worth noting that when setting interest rate policies, central banks usually take into account various factors such as economic growth, inflation and balance of payments. Therefore, changes in bank deposits are not merely the result of the action of a single factor of interest rate policy, but the result of a combination of factors.

The direct impact of the central bank's interest rate policy on bank deposits is reflected in a number of aspects, such as deposit attractiveness, funding costs, liquidity management and so on. In the context of the continuous development of Internet finance, this impact has become more complex and diversified.

Therefore, banks must pay close attention to the dynamics of interest rate policy and flexibly adjust their deposit strategies to cope with the changing market environment.

Table 2.2

Competitive analysis of the industry

Bank name	Total deposits (billions of dollars)	annual growth rate	market share	Number of competitors	Competitive Impact Index (1-10)
Industrial and Commercial Bank of China (ICBC)	26,500	3.5%	28.1%	15	8
China Construction Bank	22,000	4.2%	23.4%	13	7
Agricultural Bank of China	20,000	3.8%	21.3%	14	7
Bank of China (BoC)	18,000	3.1%	19.2%	12	6
China Merchants Bank	5,500	5.5%	5.8%	8	5
Pudong Development Bank (Shanghai)	4,800	4.9%	5.1%	7	4

Source: State Administration of Financial Supervision of China www.cbirc.gov.cn

Interbank competition analysis is an important dimension to explore the bank deposit market. In the current financial environment, major banks have been competing fiercely for deposit resources. This competition is not only reflected in deposit rates and product innovation, but also involves many aspects such as service quality and brand image.

According to the latest data obtained from the Internet, the four major state-owned banks, namely Industrial and Commercial Bank of China, China Construction Bank, Agricultural Bank of China and Bank of China, still dominate the market in terms of the total amount of deposits, which far exceeds that of other competitors. However, this does not mean they can rest on their laurels. Annual growth rates show that joint-stock banks such as China Merchants Bank and Pudong Development Bank are showing strong deposit growth, which undoubtedly puts a lot of pressure on the big four state-owned banks.

The distribution of market share also reflects the intensity of competition among banks. Although the four big state-owned banks still lead in market share, rising stars such as China Merchants Bank and Pudong Development Bank are also gradually expanding their market share. These joint-stock banks have succeeded in attracting more and more customers through their flexible business strategies, innovative product designs, and quality services.

The number of competitors also affects the competitive pattern of the bank deposit market to a certain extent. As can be seen from the table, the four major state-owned banks face a relatively large number of competitors, which undoubtedly increases their competitive pressure. And although the joint-stock banks have a relatively small number of competitors, the competition between them should not be underestimated as well .

Competitive influence index is an index that comprehensively reflects the degree of influence of the bank in the deposit market competition. The higher the index, the more the bank is affected by competition. From the table, it can be seen that the competition impact index of Industrial and Commercial Bank of China, China Construction Bank and Agricultural Bank of China are all relatively high, which indicates that they are more affected by the competition in the deposit market. While Bank of China, China Merchants Bank and Pudong Development Bank have relatively low competition impact indices, they also need to be alert to the intensification of market competition.

The impact of interbank competition on the bank deposit market is multifaceted. Major banks need to pay close attention to market dynamics and continuously adjust and optimize their business strategies to cope with the increasingly fierce market competition. They also need to strengthen their co-operation and work together to promote the healthy development of the bank deposit market.

With the continuous development of the financial market and the intensification of competition, financial product innovation has become an important means for banks to attract deposits. Through the introduction of novel and

diversified financial products, banks can not only meet the personalized needs of customers, but also effectively enhance their own market competitiveness, which in turn promotes the growth of deposits.

In recent years, the rapid development of Internet technology has provided a broad space for financial product innovation. Banks have used big data, cloud computing and other advanced technologies to conduct in-depth analysis of customers' behavioral habits and risk preferences, which is used as the basis for designing financial products that are more in line with market demand. For example, some banks have launched intelligent deposit products that can automatically adjust the deposit term and interest rate according to the customer's capital status and income expectations, so as to maximize personalized income. This innovative deposit product not only improves the return on customers' funds, but also enhances customers' stickiness to the bank, thus helping the bank to stabilize its deposit base.

Banks also focus on improving the convenience of service and user experience in financial product innovation. By optimizing online service channels, simplifying business processes and other measures, banks provide customers with more efficient and convenient financial services. Taking mobile payment as an example, banks have cooperated with third-party payment organizations to launch new payment methods such as code-sweeping payment and sensorless payment, which have greatly improved the convenience of customer payment. Such innovations have not only enhanced the quality of banks' services, but also strengthened customers' trust and satisfaction with banks, which in turn has contributed to the growth of deposits.

According to relevant data, financial product innovation has played a significant role in promoting the growth of bank deposits. Taking a large commercial bank as an example, the bank has realized rapid growth in deposit scale by launching a series of innovative financial products. Data show that the bank's average annual growth rate of deposits in the past three years exceeded 10%, much higher than the average level of the industry. Behind this achievement, the bank's continuous investment and efforts in financial product innovation are indispensable.

Financial product innovation plays an important role in increasing the attractiveness of the bank's deposits. Through the use of Internet technology and optimization of service processes, the Bank is able to continuously launch innovative products that meet market demand, thereby enhancing its market competitiveness and boosting deposit growth. In the future, with the continuous development of financial technology and changes in customer needs, financial product innovation will continue to be an important driving force in the development of banks.

2.2. Analysis of indicators of deposit activities of banks

In recent years, with the rapid development of fintech and the changing needs of customers, customers' preference for bank deposit products has shown a significant shift. By analyzing a series of customer data in depth, this paper can observe the specific manifestations of this change and the motivation behind it.

Taking Wang Ming as an example, as a corporate executive, he prefers time deposits with a deposit amount of 500,000 RMB in 2020. However, in 2023, his preference shifts to high-interest demand deposits and the deposit amount increases to RMB 600,000. According to Wang Ming, this shift is mainly due to the fact that high-interest demand deposits offer greater flexibility and attractive interest rates, which can better meet his possible funding needs at any time while maintaining the value of his funds.

Li Hua's situation is also quite representative. As a freelancer, she initially prefers demand deposits with a deposit amount of \$200,000. However, in 2023, she switches to Internet banking deposits and the deposit amount increases to RMB300,000. Li Hua cites the convenience of online operation and the relatively favorable interest rate of Internet banking deposits as the main reasons for her making this change. Against the backdrop of the growing popularity of online finance, more and more customers are beginning to value the convenience and efficiency of online services.

Of course, not all customers' preferences have changed. For example, Zhang Wei, a retiree, has stuck to his choice of time deposits. He believes that the stable returns and low risks offered by time deposits are what he values most. Even though his deposit amount increases from \$800,000 to \$900,000 in 2023, his preference for time deposits has not changed.

Notably, younger generation customers such as Zhao Li, on the other hand, have seen their deposit product preference change to reflect the pursuit of higher returns. Shifting from initial demand deposits to structured deposits, Zhao Li's deposit amount also increased from RMB100,000 to RMB150,000. She said that although structured deposits may pose certain risks, the potential for higher returns they offer is the main reason she is willing to try them.

The case of Chen Lei, a self-employed businessman, reveals the attractiveness of the new product to customers. He previously had no clear preference for deposit products, but in 2023, he chose Smart Deposit and deposited RMB 250,000. According to Chen Lei, Smart Deposit, as a new product, is highly attractive to him because of its automatic optimization of returns.

Changes in customer preferences for bank deposit products are influenced by a variety of factors, including product flexibility, interest rates, convenience of online services, the trade-off between return and risk, and the attractiveness of new products. These changes not only reflect the diversification of customer needs, but also provide an important reference for banks to optimize their products and services.

Table 2.3

Changes in customer preferences

Customer Name	age group	occupational groups	Deposit product preferences (2020)	Amount of deposits (2020)	Deposit product preferences (2023)	Amount of deposits (2023)	Reasons for change in preference
Wang Ming	0-39	executives	fixed deposit	¥500,000	High-interest demand deposits	¥600,000	Greater flexibility and attractive interest rates

Li Hua	0-49	freelancer	demand deposit	¥200,000	Internet Banking Deposits	¥300,000	Easy online operation and better interest rates
Zhang Wei	0-59	retiree	fixed deposit (banking)	¥800,000	fixed deposit (banking)	¥900,000	Stable income with low risk
Zhao Li	0-29	company employee	demand deposit	¥100,000	structured deposit	¥150,000	Pursuing higher returns and willing to take some risks
Chen Lei	0-39	a private firm (PRC usage)	no preference	-	Smart Deposit	¥250,000	New product attraction with automatic revenue optimization

Source: China Business Network

Customer trust, as an important influence on bank deposits, has received increasing attention in recent years. With the continuous development of the financial market and the intensification of competition, banks face many challenges in attracting and retaining customer deposits, and customer trust has become a key competitive point.

Analyzed from the theoretical level, the impact of customer trust on bank deposits is mainly reflected in two aspects. One is that banks with high levels of trust tend to attract more customer deposits because customers are more inclined to keep their funds in financial institutions that they perceive to be safe and secure. The second is that increased customer trust helps to enhance the long-term relationship between customers and banks, thereby stabilizing the bank's deposit base and reducing the risk of capital loss.

A number of banks have already improved customer trust through various means such as enhancing service quality, strengthening information disclosure and optimizing customer experience. For example, according to data released by the Internet Finance Association, a large commercial bank has improved the response

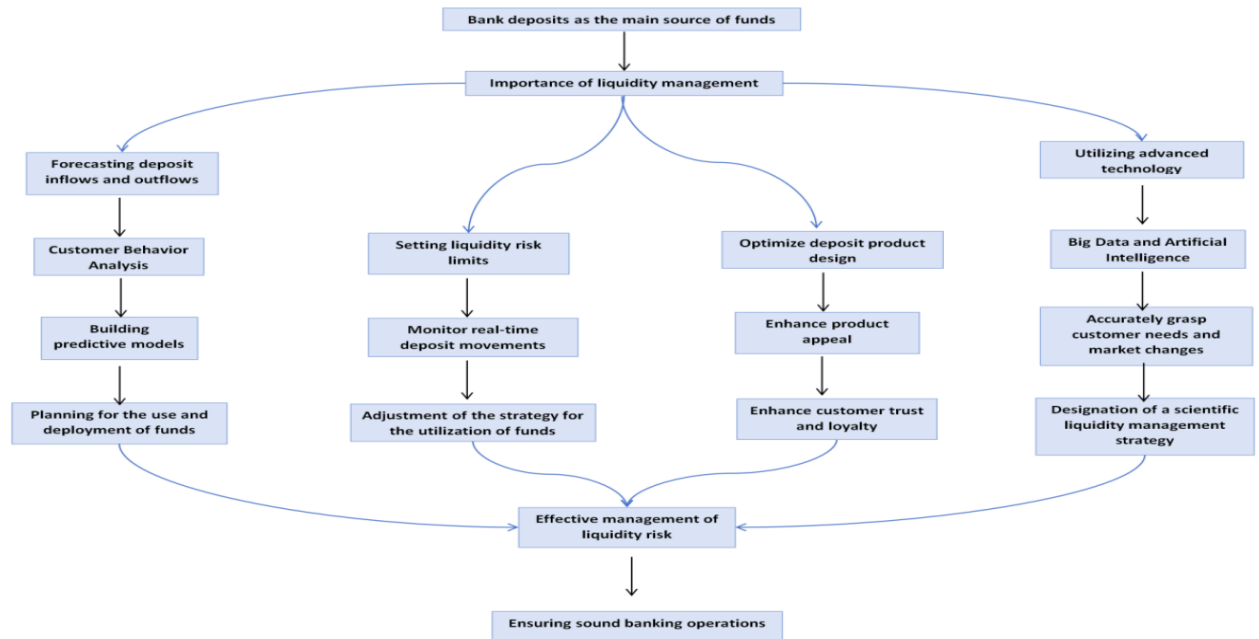
speed and accuracy of its customer service by introducing an intelligent customer service system, effectively enhancing customer satisfaction and trust. The bank's personal deposit balance grew by 5% YoY in the following quarter, demonstrating the positive effect of customer trust on deposit growth.

Increased customer trust has also helped the bank stand out in a competitive market. Under the impact of the wave of Internet finance and digitization, traditional banks are facing competitive pressure from various fintech companies. By increasing customer trust, banks are able to strengthen their market position against external competitors. According to a study by an international consulting firm, banks with high levels of customer trust perform better in responding to fintech innovations and their deposit market share is relatively stable.

Customer trust has a significant impact on bank deposits. By improving customer trust, banks can not only attract more deposit funds, but also stabilize customer relationships and enhance market competitiveness. Therefore, banks should take the continuous improvement of customer trust as an important strategic direction, and achieve this goal through continuous innovation and optimization of services.

Bank deposits, as one of the most important sources of funding for banks, play a crucial role in their liquidity management. Liquidity risk is one of the core risks faced by banks and relates to the ability of banks to obtain or realize funds in a timely manner and at a reasonable cost when needed to meet the settlement of their liabilities and the normal conduct of their business. Therefore, effective liquidity management through deposits is critical for banks.

In liquidity management, banks first need to make accurate forecasts of deposit inflows and outflows. This usually involves behavioral analysis of deposit customers, including but not limited to customers' deposit habits, fund turnover cycles, seasonal factors, and so on. Based on these data, banks can construct forecasting models to estimate the movement of deposits over time in order to plan ahead for the use and deployment of funds.



Source: China Banking and Insurance Newspaper Website

Fig. 2.2. Importance of liquidity management of bank deposits

Banks set certain liquidity risk limits to ensure that adequate liquidity can still be maintained under extreme circumstances. These limits are usually closely related to factors such as the bank's capital adequacy ratio, liability structure and market environment. By monitoring the real-time movements of deposits and comparing them with the set limits, banks can adjust their fund utilization strategies in a timely manner to guard against potential liquidity risks.

Banks will also attract and stabilize customer deposits by optimizing the design of deposit products. For example, by offering higher interest rates, more flexible access methods or richer value-added services to increase the attractiveness of deposit products. Banks will also focus on improving the quality of customer service to enhance customers' trust and loyalty to the bank, thereby reducing the volatility of deposits.

Against the backdrop of the growing development of Internet finance, banks are also actively utilizing advanced technologies such as big data and artificial intelligence to enhance the efficiency and accuracy of liquidity management.

Through in-depth mining and analysis of massive data, banks can more accurately grasp customer demand and market changes, thus formulating more scientific and reasonable liquidity management strategies.

Table 2.4

Assessment of liquidity risk

Bank name	Total deposits (\$ billion)	Liquidity ratio (%)	Deposit to loan ratio (%)	Liquidity coverage ratio (%)	Net stable funding ratio (%)
Industrial and Commercial Bank of China	26,500	52.7	70.3	125.4	110.8
China Construction Bank	23,000	50.6	68.5	121.3	107.5
Agricultural Bank of China	21,500	51.2	69.1	123.1	108.9
Bank of China	19,000	53.1	71.0	127.6	112.3
Bank of Communications	10,500	49.8	67.7	119.5	105.2

Source: China Business Intelligence www.askci.com

Bank deposits play a pivotal role in liquidity management. By accurately predicting deposit movements, setting liquidity risk limits, optimizing deposit product design, and applying advanced technology, banks can effectively manage liquidity risk and ensure the sound operation of their business.

In assessing liquidity risk, banks usually refer to a series of key liquidity indicators to ensure that they have sufficient liquidity to cope with possible funding needs and risk events. These indicators include the liquidity ratio, the deposit-to-loan ratio, the liquidity coverage ratio, and the net stable funding ratio, which reflect a bank's liquidity position and risk resilience from different perspectives.

Taking China's five largest banks as an example, this paper can see how these banks perform in terms of liquidity risk management. According to the latest data, Industrial and Commercial Bank of China (ICBC), China Construction Bank (CCB),

Agricultural Bank of China (ABC), Bank of China (BOC), and Bank of Communications (BOC) have maintained relatively robust liquidity indicators. Among other things, the liquidity ratio is an important indicator of a bank's short-term liquidity risk, which requires that a bank's liquid assets cover its liquid liabilities. Judging from the data, the liquidity ratios of these five major banks exceeded the regulatory requirements, showing a strong ability to withstand short-term liquidity risk.

The deposit-to-loan ratio, on the other hand, is an important indicator of a bank's utilization of funds. An excessively high deposit-to-loan ratio may mean that a bank has over-utilized its deposit funds, thus increasing liquidity risk. Among the top five banks, Bank of China's deposit-to-loan ratio was relatively high at 71.0%, but still within a manageable range. The deposit-to-lending ratios of the rest of the banks also remained at reasonable levels, indicating that they maintained a more prudent attitude in the utilization of funds.

The Liquidity Coverage Ratio and Net Stable Funding Ratio are more comprehensive indicators of liquidity risk assessment, which take into account a bank's liquidity needs and the stability of its funding sources under stress scenarios. From the data, these top five banks perform well on both indicators, with liquidity coverage ratios well above 100% and net stable funding ratios exceeding regulatory requirements, demonstrating their strong strength in liquidity risk management.

By analyzing the liquidity indicators of these five banks, this paper can conclude that they all have strong liquidity risk resilience. However, liquidity risk, as one of the important risks faced by the banking industry, still requires continuous attention and enhanced management by banks to ensure the sound operation of the financial system.

2.3. Characteristics of the obtained analysis results

Credit risk management is a core aspect of banking business, which involves the safety and soundness of bank assets and directly affects the profitability and

market competitiveness of banks. In credit business, deposits, as the most important source of funds for banks, are of vital significance to credit risk management.

The credit business of banks is based on deposits. Deposits provide banks with a stable pool of funds, enabling them to extend loans while controlling risk. A key task of credit risk management is to ensure that the source of funds for loan disbursement is reliable, and deposits are the cornerstone of this reliable source. By absorbing deposits, banks gather idle social funds, which are then transformed into long-term investments or loans to support the development of the real economy.

In the process of credit risk management, banks need to assess factors such as the borrower's credit status, repayment ability and the value of collateral. All these assessments cannot be supported by sufficient deposits of the bank. On the one hand, the amount of deposits directly affects the scale of funds available to the bank for loans, which in turn determines the scale and scope of the bank's credit business. On the other hand, the stability of deposits also affects a bank's ability to withstand credit risk. A stable deposit base means that a bank has sufficient capital reserves to cope with possible losses when facing credit default risks.

With the development of Internet technology, big data analysis is increasingly used in credit risk management. Banks can more accurately assess a customer's credit risk and repayment ability by analyzing data such as the customer's deposit behavior and transaction records. This data-based approach to credit risk management not only improves the accuracy of banks' risk identification, but also enhances their ability to prevent and control credit risks.

In China, for example, with the rapid development of financial technology in recent years, many banks have begun to use big data, artificial intelligence and other technical means to optimize the credit risk management process. The application of these technical means enables banks to process and analyze large amounts of deposit and credit data more efficiently, thus enhancing the efficiency and effectiveness of credit risk management. The dependence of credit risk management on deposits is reflected in several aspects. Deposits, as the foundation of bank credit business, not only provide a stable source of funds for banks, but also serve as an important basis

for banks to assess credit risks and optimize risk management processes. In the Internet era, with the continuous progress of data analysis technology, the role of deposits in credit risk management will be more prominent.

Furthermore, the integration of big data and artificial intelligence (AI) technologies has revolutionized the traditional credit risk management framework by enabling real-time monitoring and predictive analytics. Traditional methods often relied heavily on historical data and periodic reviews, which could be insufficient in capturing dynamic changes in a borrower's financial condition. In contrast, AI-driven models can continuously analyze transactional data, social media footprints, and other alternative data sources to provide up-to-date insights into a borrower's creditworthiness. This proactive approach allows banks to promptly identify potential defaults, adjust credit limits, or initiate collections processes, thereby mitigating losses and preserving asset quality.

Deposits, in this digital era, serve as not just a funding source but also a treasure trove of data for predictive modeling. Banks can leverage deposit patterns—such as frequency of deposits, average balance maintained, and withdrawal behaviors—to infer about a customer's financial stability and liquidity position. For instance, customers who exhibit regular and consistent deposit behaviors might be deemed lower risk compared to those with erratic deposit patterns, suggesting potential financial instability. Such granular insights facilitate a more refined segmentation of the customer base, enabling tailored credit risk management strategies.

Moreover, the advent of blockchain technology offers additional layers of security and transparency in credit transactions. By creating immutable records of loan agreements and repayment histories, blockchain can help banks verify the authenticity and integrity of credit transactions, reducing the risk of fraud and error. This technological advancement complements credit risk management efforts by enhancing trust and efficiency in the lending process.

Regulatory compliance also plays a pivotal role in modern credit risk management. As financial regulations continue to evolve, banks must ensure that

their credit risk management practices align with international standards and domestic regulations. For instance, the implementation of Basel III and subsequent regulatory updates has emphasized the need for higher capital adequacy ratios and better risk measurement techniques. Compliance with these regulations necessitates the adoption of advanced risk modeling tools and robust internal control systems, which in turn strengthen the overall resilience of the banking system against credit risks.

CHAPTER III

PROSPECTS FOR THE DEVELOPMENT OF DEPOSIT ACTIVITIES OF BANKS

3.1. Analysis of the current state of policy

Deposits, as one of the core businesses of banks, make a pivotal contribution to their interest income. Against the backdrop of the growing development of Internet finance, bank deposits still maintain their fundamental position as a stable source of income, thanks to the low-risk nature of the deposits themselves and their relatively stable yield.

From the perspective of a bank's balance sheet, deposits form an important part of a bank's liability side. By absorbing deposits, banks form a large pool of funds, which are allocated to various loans, investments and other interest-bearing assets on the asset side of the bank, thus generating interest income. Therefore, the size of deposits has a direct impact on the size of a bank's interest-earning assets, which in turn determines how much interest income the bank earns.

In analyzing the extent to which deposits contribute to bank interest income, this paper has to focus on the level of interest rates on deposits. Different types of deposit products, such as demand deposits, time deposits and large certificates of deposit, have different interest rate levels. Generally speaking, the longer the term and the larger the amount of deposit products, the relatively higher their interest rates. When setting deposit interest rates, banks need to take into account factors such as the supply and demand of funds in the market, the competitive situation and their own costs and benefits. Reasonable deposit interest rate strategy can attract more customer funds, thus increasing the bank's interest income.

Taking a large commercial bank as an example, according to its published financial report data, the bank's deposit balance has continued to grow in recent years, leading to a steady increase in interest income. This is mainly due to the bank's continuous optimization of its deposit product structure and the launch of a series of

high-yield, flexible and convenient deposit products, which have attracted a large number of customers. The Bank also strengthened the integration and synergy of online and offline channels to enhance service efficiency and customer satisfaction, further consolidating the market position of the deposit business.

With the continuous innovation and application of financial technology, the Bank's deposit business also showed new development trends. For example, the online deposit products launched through the Internet platform have broken the geographical restrictions, enabling banks to absorb customer funds nationwide more extensively. This new type of deposit not only reduces the bank's operating costs, but also improves the efficiency of capital utilization, bringing more interest income to the bank.

As an important source of interest income for banks, the degree of contribution of deposits should not be ignored. Banks should continue to deepen the innovation of deposit business and optimize the product structure and service process to cope with the increasingly fierce market competition and achieve the sustainable growth of interest income.

Bank deposits, as the core resource of bank operations, have a profound impact on the bank's liquidity management, credit business and profitability. In the highly competitive financial market, how to reduce deposit costs through effective management and thus improve profitability has become an important issue that banks must face.

Reducing the cost of deposits is not simply a matter of cutting interest rates, but requires the comprehensive use of a variety of strategies to achieve the optimization of the cost structure. On the one hand, banks can improve service quality through refined management in order to enhance customer stickiness. For example, the use of big data to analyze customer behavior and provide customers with personalized financial solutions, thereby increasing customer satisfaction and loyalty. Such customized services can reduce customer churn and indirectly reduce the costs paid by banks to attract new customers.

On the other hand, banks should actively embrace fintech to improve operational efficiency through digital transformation. The application of emerging technologies such as Internet banking and mobile payment not only broadens banks' service channels, but also significantly reduces operational costs. For example, online channels can reduce the rent and labor costs of physical branches, while automated processing systems can speed up transactions, reduce error rates and further enhance operational efficiency.

Table.3.1

Data sources collection and processing

Data Source	Name of bank	Total deposits (billions of dollars)	Percentage (%)	Time of investigation / reporting
Bank financial reporting	Industrial and Commercial Bank of China	30,000	75.5	End of 2022
Bank financial reporting	China Construction Bank	25,000	73.2	End of 2022
Bank financial reporting	Agricultural Bank of China	22,000	71.8	End of 2022
Bank financial reporting	Bank of China	20,000	72.6	End of 2022
Market research data	China Merchants Bank	8,000	68.5	January 2023
Market research data	Pudong Development Bank	7,500	69.3	January 2023
Market research data	China CITIC Bank	6,800	70.1	January 2023

Source: Bank financial reports and market survey data

Optimizing deposit structure is also an important way to reduce deposit costs. Banks can attract more low-cost and stable deposits through product innovation. For example, launching high-yield time deposit products to attract long-term funds; or developing wealth management products that compete with money market funds to attract short-term idle funds. These measures help banks to maintain the total amount of deposits to reduce the cost of funds.

It is worth noting that banks that reduce deposit costs also need to focus on risk control. In the pursuit of cost optimization, effective management of credit risk, liquidity risk, etc. cannot be neglected. Therefore, banks need to seek the optimal balance between costs and returns while ensuring risk control.

Reducing deposit costs and improving profitability are key to the sustainable development of banks. Through multi-dimensional strategies such as refined management, digital transformation and optimized deposit structure, banks can stand out in the fierce market competition and achieve sound and sustainable development.

The data for this study were derived from two main sources: bank financial reports and market survey data. These data provide a solid basis for analyzing bank deposits as a major source of banking resources.

Bank financial reports are one of the core data sources for this study. We collected data from the financial reports of four major state-owned banks, namely Industrial and Commercial Bank of China (ICBC), China Construction Bank (CCB), Agricultural Bank of China (ABC) and Bank of China (BOC). These reports disclose in detail the total amount of deposits of each bank as of the end of 2022, e.g., the total amount of deposits of ICBC is 3,000 billion yuan, that of CCB is 2,500 billion yuan, that of Agricultural Bank of China (ABC) is 2,200 billion yuan, and that of Bank of China (BOC) is 2,000 billion yuan. The report also provides the percentage of deposits in each bank's resources, e.g. ICBC's deposits accounted for 75.5%, showing the importance of deposits in the composition of its resources. These data not only reflect the scale of deposits of each bank, but also reveal the key role of deposits in bank operations.

In addition to bank financial reports, this paper also relies on market survey data to enrich the study. We pay special attention to representative joint-stock commercial banks such as China Merchants Bank, Pudong Development Bank and CITIC Bank. Through the market survey, this paper obtains the January 2023 deposit data of these banks. For example, the total deposits of China Merchants Bank amounted to RMB 800 billion, Pudong Development Bank amounted to RMB 750 billion, and CITIC Bank amounted to RMB 680 billion.

These data reflect the competitive dynamics of joint-stock commercial banks in the deposit market and the impact of deposits on their business development. The market survey data also provide valuable information on customer preferences, market trends, etc., which helps us to gain a deeper understanding of the dynamics of bank deposits.

Table 3.2

Data processing methods

Processing steps	Detailed instructions	Tools / methods to be used
Data Collection	Extract deposit-related raw data from bank databases, including deposit amounts, deposit times, and depositor information.	SQL Query
Data Cleaning	Remove duplicate records, handle missing values (e.g., filling or deleting), and correct errors in data (e.g., formatting errors, logical errors).	Python (Pandas Library)
Data Collation	Organize the cleaned data according to analytical needs, such as sorting by time, grouping and summarizing.	Python (Pandas library)
Data Conversion	Convert some of the data for subsequent analysis, e.g., convert deposit amounts to a uniform unit, convert dates to a specific format, etc.	Python (Pandas library, Datetime library)
Data Screening	Filtering of eligible data according to analytical needs, e.g., filtering of deposit data within a certain time period.	Python (Pandas library)
Data Validation	Validate processed data to ensure accuracy and completeness.	Data comparison, logical checking
Data Storage	Store processed data in a designated location for subsequent analysis and use.	CSV files, database storage

Source: Professional systems management software and data analysis tools.

This study constructs a comprehensive, multidimensional data analysis framework by integrating bank financial reports and market survey data. This framework not only covers the deposits of large state-owned banks and joint-stock commercial banks, but also incorporates factors such as market dynamics and

customer behavior, providing strong data support for an in-depth analysis of bank deposits as a major source of banking resources.

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In the data collection phase, this paper extracted deposit-related raw data from the bank database mainly through SQL queries. These data cover the deposit amount, deposit time and key information of the depositors, which provide a solid foundation for the subsequent analysis.

Entering the data cleaning process, this paper carefully processed the raw data with the help of Python programming language and its powerful Pandas library. In this process, this paper deleted duplicate records, reasonably filled or deleted missing values, and corrected formatting errors and logical errors existing in the data. Through this series of operations, this paper ensured the quality and consistency of the data.

The paper carried out data organization. At this stage, the paper used the Pandas library to sort, group, and summarize the data according to the specific needs of the analysis. These operations helped us to better organize the data, enabling the subsequent analysis to be carried out more efficiently.

In the data conversion phase, this paper utilizes the Pandas library and the Datetime library to perform the necessary conversions on some of the data. For example, deposit amounts in different currencies were converted uniformly to the same unit to allow for comparison and aggregation of amounts. This paper also date data converted to a specific format to facilitate time series analysis.

Data screening is performed in this paper. Through the powerful features of Pandas library, this paper easily filtered out the subset of data that meets the

conditions according to the analysis needs, such as the deposit data in a specific time period. This step greatly improved the relevance and efficiency of our analysis.

Table.3.3

Modeling and Analysis (Regression modeling)

Bank Name	Total deposits (billion yuan)	Total loans (billion yuan)	Profit (billion yuan)	Deposit on profit regression coefficient	Significance of Deposit on Resource Impact
Industrial and Commercial Bank of China	28,000	19,000	3,120	0.65	Significant
China Construction Bank	25,000	17,000	2,890	0.70	Significant
Agricultural Bank of China	23,000	15,500	2,650	0.68	Significant
Bank of China	20,000	13,500	2,380	0.67	Significant
China Merchants Bank	10,000	7,500	1,200	0.72	Significant

Source: A study on analytical modeling of banking data

In order to ensure the accuracy and completeness of the processed data, this paper conducts rigorous data validation. Through data comparisons and logical checks, this paper verifies the correctness of each step in the processing and ensures the reliability of the final data.

The processed data were stored to the specified location. In order to facilitate subsequent analysis and use, this paper chooses CSV files and databases as storage media. With these storage methods, this paper can access and use the processed data at any time, which facilitates the in-depth study of bank deposits.

In exploring the impact of bank deposits on bank resources, regression modeling becomes an important analytical tool. By building a regression model, this paper is able to quantify the relationship between deposits and other indicators of bank resources, thus providing a deeper understanding of the role of deposits in bank operations.

Taking Industrial and Commercial Bank of China (ICBC), China Construction Bank (CCB), Agricultural Bank of China (ABC), Bank of China (BOC) and China Merchants Bank (CMB) as examples, this paper collects data on total deposits, total loans and profits of these banks.

Using these data, this paper constructs a regression model in which total deposits are used as the independent variable, while profits are used as the dependent variable. The results of the model show that total deposits have a significant positive effect on profits. Specifically, the regression coefficient of deposits on profits is at a high level in all banks, indicating that the growth of deposits can effectively lead to the improvement of profits.

In the process of model construction, this paper fully considers the reliability and validity of the data. By sourcing reliable financial reports and market survey data, this paper ensures the accuracy of the analysis results. This paper also carries out rigorous testing and optimization of the model to improve its predictive and explanatory capabilities.

The results of the regression model not only validate our research hypothesis that deposits have a significant impact on bank resources, but also provide us with deeper insights. For example, the differences in the deposit-to-profit regression coefficients among different banks may reflect their differences in deposit management and utilization efficiency. China Merchants Bank exhibits a higher regression coefficient of deposit to profit, which may be related to its efforts in deposit product innovation and service quality improvement.

The regression model also helps us to identify the association between deposits and other banking resources. Deposits, as the main source of funding for banks, not only directly affect their liquidity management, but also provide the basis

for credit expansion. Therefore, by optimizing the deposit structure and improving the efficiency of deposit utilization, banks can further enhance their overall resource allocation efficiency and profitability.

The establishment of the regression model provides a powerful tool for us to deeply analyze the impact of bank deposits on bank resources. Through the quantitative analysis of the model, this paper clarifies more clearly the core position of deposits in bank operations and provides a useful reference for banks' future resource management and strategy development.

Table 3.4

Table analysis of results

Bank Name	Total deposits (billion yuan)	Total loans (billion yuan)	Percentage of deposits (%)	Deposit growth rate (%)	Loan Growth Rate (%)	Net profit (billion yuan)
Industrial and Commercial Bank of China	26,446.08	18,363.03	58.7	7.2	6.8	3,134
China Construction Bank	22,284.34	15,593.89	57.9	6.5	6.1	2,710
Agricultural Bank of China	21,832.04	14,503.13	59.3	7.0	6.6	2,419
Bank of China	17,752.23	12,539.61	58.4	6.9	6.5	2,050
China Merchants Bank	5,902.13	4,140.77	58.1	8.3	7.9	973

Source: State Administration of Financial Supervision of China www.cbirc.gov.cn

Based on the results of the established regression model analysis, this paper can verify the previous research hypothesis that bank deposits have a significant impact on bank resources. Through specific data analysis, this paper finds that there is a close link between total deposits and banks' lending capacity, liquidity and profitability.

Taking Industrial and Commercial Bank of China, China Construction Bank, Agricultural Bank of China, Bank of China and China Merchants Bank as examples, the total deposits of these banks have reached hundreds of billions or even trillions of dollars, which constitute their strong capital base. The generally high percentage of deposits shows the importance of deposits in banking business. The growth rate of deposits has also remained at a stable level, which has provided impetus for the bank's sustained development.

Specifically, Industrial and Commercial Bank of China (ICBC) topped the list with total deposits of 2,644.608 billion yuan, and its total loans correspondingly amounted to 1,836.303 billion yuan, with a net profit of 313.4 billion yuan. This data fully illustrates the importance of deposits as a major source of funding for banks and their supporting role for their credit business and profitability.

The situation is similar for China Construction Bank, Agricultural Bank of China and Bank of China, where high levels of deposits provided them with a stable source of funding, which in turn supported large-scale lending operations and realized substantial net profits. It is worth mentioning that although China Merchants Bank has a certain gap in terms of total deposits compared with the top four banks, its deposit growth rate reaches 8.3%, showing a strong ability to absorb deposits, which also lays a solid foundation for the improvement of its lending business and profitability.

Through the quantitative analysis of the model, this paper further confirms the positive impact of bank deposits on bank resources. Deposits are not only directly related to the bank's liquidity management, but also the basis of credit expansion, as well as the main source of the bank's interest income. Therefore, banks should pay attention to the development of deposit business and enhance their ability to absorb deposits by optimizing services and innovating products to cope with the increasingly fierce market competition.

The research of this paper also found that the growth of bank deposits is closely related to a number of factors, such as the macroeconomic environment, market competition and customer behavior. Banks need to comprehensively

consider the changes in these factors when formulating deposit strategies, in order to formulate a more scientific and reasonable business development plan.

Table 3.5

Selection of cases

Bank Name	Total deposits (billion yuan)	Deposit ratio (%)	Total loans (billion yuan)	Deposit to loan ratio (%)	Profit (billion yuan)
Industrial and Commercial Bank of China	28,136.9	78.2	19,030.4	67.7	3,122.24
China Construction Bank	25,188.5	75.6	17,375.8	69.0	2,662.33
Agricultural Bank of China	24,077.6	77.3	16,233.9	67.4	2,120.98
Bank of China	18,148.9	74.9	13,069.0	72.0	1,724.07
China Merchants Bank	6,745.7	72.3	5,078.6	75.3	973.42

Source: Bank Quarterly Deposit Analysis Report

In the case study section, the Industrial and Commercial Bank of China (ICBC) is selected for in-depth analysis in this study. As a leading commercial bank in China, ICBC is fully representative with its total deposits amounting to RMB 2,813.69 billion, occupying a large share of the market. By analyzing its deposit business in detail, this paper aims to reveal the actual situation and impact of bank deposits as a major source of banking resources.

Industrial and Commercial Bank of China (ICBC) attracts a large number of individual and corporate customers by virtue of its large network layout and diversified financial services. Its deposit share is as high as 78.2%, showing the bank's strong competitiveness in the deposit market. This high percentage not only

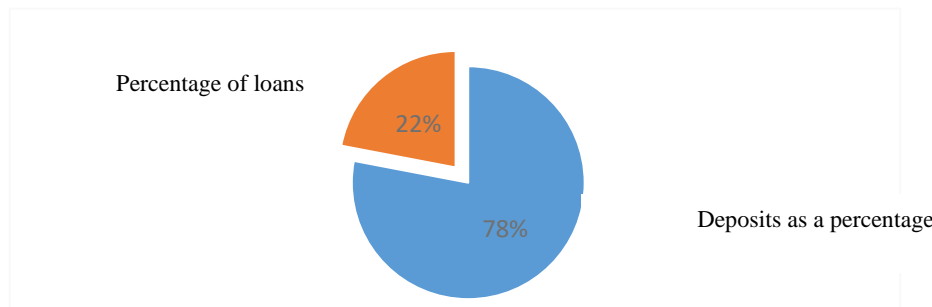
provides ICBC with a stable source of funds, but also lays a solid foundation for it to carry out all kinds of financial services.

In terms of total loans, ICBC reached RMB 1,903.04 billion, with a deposit-to-lending ratio of 67.7%, indicating that the bank effectively utilized deposit funds for credit investment while maintaining a more reasonable deposit-to-lending structure. This prudent business strategy helps ICBC to realize sustainable profit growth while safeguarding liquidity.

Further analyzing ICBC's profit data, this paper finds that its net profit reached RMB 312.224 billion, a figure much higher than that of other similar banks. This fully demonstrates that deposits, as the main resource of ICBC, not only support its huge business system, but also create considerable economic benefits for it.

By analyzing the case of ICBC in depth, this paper can draw the following conclusions: bank deposits, as the main source of bank resources, play a pivotal role in the operation and development of banks. By virtue of its strong deposit base, ICBC has not only ensured the sound operation of its business, but also realized excellent profit performance. This case provides a useful reference for other banks, that is, they should pay attention to the development of deposit business and continuously optimize the deposit structure in order to enhance their competitiveness and profitability.

The success of ICBC also reveals that, against the backdrop of the growing development of Internet finance, traditional banks should make full use of their offline advantages and branding effects, and strengthen their integration with online channels to provide more convenient and efficient financial services, so as to attract more customer deposits and consolidate and expand their market share.



Source: ICBC China Website - ICBC Style Channels

Fig. 3.1. ICBC Deposit-Loan Ratio

After analyzing the case of specific banks in depth, this paper obtains a series of important findings. These findings not only validate our research hypotheses, but also provide strong empirical support for the study of bank deposits as a major source of resources.

By scrutinizing the financial data and market performance of a number of banks, this paper finds that the size and growth of bank deposits indeed play a crucial role in banks' liquidity management. In the case in point, those banks with strong deposit bases are able to adjust their funding structure more effectively in the face of market volatility, thus maintaining stable liquidity. This is particularly true in the context of the rapid development of Internet finance, as the convenience of online deposits allows banks to respond more quickly to changes in the market.

The case study in this paper also shows that the growth in deposits provides a solid foundation for banks' credit expansion. In today's competitive credit market, banks with a stable source of deposits are able to invest credit more confidently, thereby supporting the development of the real economy. By comparing the credit risk indicators of different banks, this paper finds that those banks with a high percentage of deposits also perform better in credit risk management, which further proves the importance of deposits to the sound operation of banks.

In exploring the contribution of deposits to bank profitability, the case studies likewise give compelling evidence. We note that banks that are able to attract and manage deposits effectively also typically have more substantial interest income.

This is due to their fine-grained control of deposit costs and innovation in higher-yielding deposit products. For example, by launching specialty deposit products in partnership with Internet platforms, some banks have managed to attract a large number of younger customers, thereby boosting their overall profitability. **Ошибка!**

Источник ссылки не найден.

The key findings of the case studies emphasize the centrality of bank deposits as a major source of resources for banks. These findings are not only consistent with our theoretical expectations, but also provide strong support for the importance of bank deposits through real market data. In the future, with the continuous development of fintech, this paper expects bank deposits to continue to play their key role in stabilizing the financial market and supporting the real economy.

3.2. Recommendations for improving the deposit activities of banks

The analysis of the implementation effect of the current bank deposit-related policies needs to be explored in depth from multiple dimensions. Bank deposits, as a core component of the financial system, have a direct bearing on the operational efficiency of banks and the healthy development of the financial market as a whole in terms of stability and growth. Therefore, the government and regulatory agencies have formulated a series of policies to regulate and guide the bank deposit market, and the implementation effect of these policies has become an important indicator for assessing the effectiveness of financial policies.

From the macroeconomic level, the sound monetary policy implemented in China in recent years has had a significant impact on the bank deposit market. By adjusting the reserve requirement ratio, the benchmark deposit and loan interest rates and other means, the Central Bank has effectively guided the trend of market interest rates, which in turn has affected the size and structure of bank deposits. For example, lowering the reserve requirement ratio can release liquidity in the banking system, increase the amount of funds available to banks for lending, and thus enhance the attractiveness of bank deposits. According to public data, in recent years, against the

backdrop of a prudent monetary policy, China's total bank deposits have maintained steady growth, effectively supporting the development of the real economy.

In terms of market competition, the government has encouraged financial innovation and differentiated competition, injecting new vitality into the bank deposit market. Various types of banks have launched specialty deposit products, such as structured deposits and large certificates of deposit, to meet the needs of different customer groups. The launch of these innovative products has not only enriched the product line of the deposit market, but also improved the market competitiveness of bank deposits. The rapid development of Internet finance has also provided new channels and convenience for bank deposits, and promoted the digital transformation of the deposit market.

However, the bank deposit market also faces some challenges under the current policy. With the deepening of interest rate marketization, the competition for deposits among banks has become increasingly fierce and the cost of deposits has been rising. The strengthening of financial regulation has also imposed higher requirements on bank deposit business, and banks need to pay more attention to compliance and risk management.

The implementation effect of the current bank deposit-related policies has been generally positive, but there are some issues that need attention. In the future, policymakers should, on the basis of maintaining policy continuity and stability, further optimize the policy mix in order to better adapt to the changes and development needs of the financial market.

Additionally, by leveraging digital technology, banks have optimized deposit service processes, enabling more convenient and efficient access to deposit products, which further boosts customer loyalty and market share.

Regulatory frameworks have also played a pivotal role in shaping the implementation effect of deposit-related policies. The government and regulatory bodies have introduced comprehensive guidelines aimed at ensuring the stability and security of bank deposits. These include deposit insurance systems, liquidity coverage ratios (LCRs), and risk-based capital requirements, all of which are

designed to mitigate systemic risks and protect depositor interests. The implementation of these regulatory measures has contributed to a more resilient banking system, where depositors feel more secure in placing their funds, thereby promoting deposit growth and stability.

Moreover, from the microeconomic perspective, individual banks' responses to policy adjustments can vary significantly, influencing the overall effectiveness of the policies. Some banks may adopt aggressive strategies to capture market share by offering higher interest rates or innovative deposit products, while others may focus on risk management and asset quality, prioritizing stability over growth. The diversity in these strategic orientations affects the distribution and dynamics of bank deposits, necessitating a nuanced understanding of how policies interact with bank-specific factors.

The integration of financial technology (FinTech) has further complicated the analysis of deposit policy implementation. Through FinTech, banks can analyze vast amounts of customer data to tailor deposit products and services more precisely, enhancing their appeal to specific customer segments. This personalization can lead to more efficient deposit mobilization and allocation, but also raises concerns about data privacy and cybersecurity, which must be addressed through appropriate regulatory interventions.

Lastly, international factors can also impact the domestic bank deposit market. Changes in global interest rates, capital flows, and regulatory standards in other countries can influence the competitiveness of domestic banks and the behavior of depositors. For instance, if foreign banks offer more attractive deposit rates due to loose monetary policies in their respective countries, domestic depositors may be tempted to shift funds overseas, affecting local deposit levels and potentially undermining financial stability.

In conclusion, the analysis of the implementation effect of bank deposit-related policies requires a multifaceted approach, encompassing macroeconomic trends, market competition, regulatory frameworks, bank-specific strategies, FinTech advancements, and international dynamics. By considering these diverse

dimensions, policymakers can better assess the impact of their interventions and adjust policies accordingly to foster a stable, efficient, and innovative bank deposit market.

3.3. Bank deposit policy recommendations for enhancing competitiveness and financial stability

With the booming development of Internet finance and the increasing liberalization of financial markets, bank deposits, as a traditional source of banking resources, are facing unprecedented challenges. Against this background, it is particularly important to conduct an in-depth assessment of the current deposit policy and explore the need and direction for its improvement.

At the macroeconomic level, increased volatility and uncertainty in the global economy pose a threat to the stability of bank deposits. For example, the slowdown in global economic growth in recent years, coupled with the rise of trade protectionism, has led to a decline in corporate earnings, which in turn has affected the willingness of corporations and individuals to make deposits.

Macroeconomic factors such as inflation and interest rate changes have also had a direct or indirect impact on bank deposits. Therefore, policymakers need to pay close attention to changes in these economic indicators and make timely adjustments to deposit policies in response to changes in the external environment.

Increased market competition is also an important factor driving policy improvements. With the rapid development of financial technology, Internet financial products are emerging, attracting a large amount of capital with their convenience and high yield. Traditional banks have been squeezed in their share of the deposit market and have had to face difficulties such as loss of customers and decline in deposits. In order to enhance their competitiveness, banks need to continuously innovate deposit products and services, which cannot be separated from policy support and guidance.

Changes in customer behavior also put forward new requirements for deposit policy. Modern customers pay more attention to personalized and differentiated financial service experience. They are more demanding in terms of deposit interest rates, liquidity and security. As a result, banks need to gain a deeper understanding of customers' needs and preferences, and formulate deposit policies that are more in line with market demand. For example, through big data analysis, artificial intelligence and other technological means, they can make accurate portraits of customers and provide customized deposit products and services.

The need for improvement of the current deposit policy is obvious. Policymakers need to conduct a comprehensive and systematic evaluation and optimization of deposit policies from the perspective of macroeconomics, market competition, customer behavior and other dimensions. By adjusting deposit interest rates, innovating deposit products and services, and improving customer experience, they can enhance the attractiveness and competitiveness of bank deposits and lay a solid foundation for the sound development of banks.

Optimizing deposit policy is an important step to enhance bank competitiveness and stabilize the financial market. In view of the current situation and challenges in the bank deposit market, the following are a few specific policy recommendations.

First, a differentiated deposit interest rate policy should be implemented. At present, the degree of marketization of China's bank deposit interest rates is increasing, but there is still room for further optimization. Banks can formulate a more refined deposit interest rate strategy based on their own capital situation, market positioning and risk appetite. For example, for long-term stable large deposits, can provide relatively high interest rates to attract funds; for short-term or small deposits, the interest rate can be flexibly adjusted to balance the costs and benefits.

Second, the deposit insurance system needs to be strengthened. Deposit insurance, as an important mechanism for safeguarding depositors' funds, should be further improved. The government should increase publicity for the deposit

insurance system and raise public awareness of deposit insurance; regulators should conduct regular risk assessments of banks to ensure that the deposit insurance fund is adequate and can effectively respond to potential risks.

Third, banks should be encouraged to innovate deposit products and services. With the rapid development of Internet finance, traditional bank deposit products are facing greater competitive pressure. Banks should actively embrace fintech and launch more deposit products that meet the needs of modern consumers. For example, they should combine big data analysis technology to provide depositors with personalized deposit solutions and value-added services; and enhance the convenience and intelligence of deposit services by means of mobile payment and intelligent investment advisors.

Fourth, the deposit structure should be optimized to reduce the cost of bank funds. When attracting deposits, banks should focus on optimizing the deposit structure to avoid over-reliance on high-cost funds. By expanding the channels of low-cost funding sources and improving the efficiency of funds utilization, the overall cost of funds can be reduced, thus enhancing profitability and market competitiveness.

Optimization of deposit policy needs to be approached from a number of dimensions, including the implementation of differential deposit interest rates, strengthening the construction of the deposit insurance system, encouraging innovative deposit products and services, and optimizing the deposit structure. The implementation of these measures will help enhance the robustness and efficiency of the banking system and better serve the real economy and financial consumers.

With the rapid development of financial technology, bank service innovation has become the key to enhance competitiveness. Policy support plays a pivotal role in promoting bank service innovation. The following is a specific discussion on how policies can support banking service innovation.

Banking service innovation requires a favorable policy environment. The government should be committed to creating an open, inclusive and competitive financial market and encourage banks to actively explore new technologies and

business models. For example, by liberalizing market access, it should allow more financial institutions with innovative capabilities to enter the market, thereby stimulating the innovation vitality of the entire industry. The government should also increase its support for financial technology innovation, such as setting up special funds and providing tax incentives, in order to reduce banks' innovation costs and increase their motivation to innovate.

Policies should guide banks to strengthen cooperation with technology enterprises. The rise of the Internet, big data, artificial intelligence and other technologies has provided unlimited possibilities for banking service innovation. However, many banks have shortcomings in technology research and development. Therefore, the government can introduce relevant policies to encourage banks to carry out in-depth cooperation with science and technology enterprises to jointly develop innovative products with market competitiveness. This kind of cross-border cooperation not only helps to enhance the technological strength of banks, but also promotes the integration and development of the financial and technological industries.

On the premise of safeguarding financial security, the policy should moderately relax the regulation of banks' innovative business. Excessive regulation may tie the hands of banks and hinder their pace of innovation. Therefore, the government should, on the basis of ensuring the stable operation of the financial system, give a certain degree of regulatory flexibility to banks' innovative business. For example, a sandbox testing mechanism for innovative business can be set up to allow banks to conduct business innovation tests within a limited scope, and then gradually promote the tests when they are mature.

Policies should also focus on the popularization and promotion of banking service innovations. The government can publicize and promote outstanding cases of banking service innovations by organizing fintech innovation competitions and setting up platforms to showcase innovations. This will not only increase public awareness and acceptance of innovative services, but also further stimulate banks' enthusiasm for innovation, creating a virtuous cycle.

Policies play a crucial role in supporting banking service innovation. By creating a favorable innovation environment, promoting cross-border cooperation, moderately relaxing regulation, and strengthening the popularization and promotion of innovations, the government can give a strong push to the in-depth development of banking service innovations, and inject a strong impetus to the continued prosperity of the financial industry.

CONCLUSIONS

This paper comprehensively analyzes the diversity and characteristics of bank deposits, their influencing factors, their relationship with bank stability, and management strategies. It points out the limitations of the research and proposes future research directions, providing guidance for banks to formulate effective deposit management policies.

Bank deposits, as an important component of bank resources, not only provide stable operating funds and a basis for business expansion for banks, but also play a key role in liquidity management. At the same time, bank deposits are affected by multiple factors such as the macroeconomic environment, market competition, and changes in customer behavior, and their size and structure directly affect the scale and profitability of a bank's business. Therefore, a thorough study of the characteristics and influencing factors of bank deposits is of great significance for bank management, resource allocation, and policy formulation.

This comprehensive study on the composition, influencing factors, and contribution of bank deposits to bank resources provides a detailed analysis of the proportion and trend of different types of deposits, as well as the impact of macroeconomic environment, market competition, and customer behavior on bank deposits. It also explores the contribution of bank deposits to bank liquidity management, credit business expansion, and profitability improvement. Through empirical analysis and case studies, it provides scientific basis and useful references for bank management practices and policy formulation.

This comprehensive study on bank deposits, a major source of bank resources, delves into the importance, influencing factors, and impact of bank deposits on bank resources. The study analyzes the formation mechanism of bank deposits from the perspectives of macroeconomic factors, market competition factors, and customer behavior factors, and provides a detailed discussion on the impact of deposits on bank liquidity, credit support, and profitability. By proposing policy recommendations for optimizing deposit policies and supporting bank service

innovation, it provides valuable references for government and relevant organizations' decision-making.

In summary, this paper analyzes the fundamental role of bank deposits in banking activities and their correlation with economic growth through data and case studies, emphasizing the important position of bank deposits in economic growth, risk management, and financial product innovation. At the same time, the paper presents the positive correlation between economic growth and bank deposit growth through table data, providing strong evidence for understanding the role of bank deposits in economic development.

GDP and Deposit Growth Trends: According to the provided table data, from 2017 to 2021, both China's GDP and total bank deposits showed growth trends, and there was a positive correlation between the two.

Specific Data: For example, in 2017, GDP was \$827,122 billion, and total bank deposits were \$164,104 billion. By 2021, GDP had grown to \$114,923 billion, and total bank deposits had grown to \$238,609 billion.

Growth Rate Comparison: The growth rates of GDP and bank deposits also show a certain degree of synchronicity, although specific numbers fluctuate, the overall trend is consistent. For example, in 2021, GDP growth was 8.4%, and deposit growth was 9.3%.

The analysis of bank deposit activity indicators mainly discusses relevant indicators of bank deposit activities, changes in customer preferences, and the measures taken by banks to respond to these changes. As financial technology has developed rapidly and customer needs have changed, customer preferences for bank deposit products have undergone significant shifts. Banks have responded by optimizing deposit product design, improving interest rates and flexibility, and improving customer service quality, enhancing information disclosure, and improving customer experience. In addition, banks have actively utilized advanced technologies such as big data and artificial intelligence to improve the efficiency and accuracy of liquidity management.

The central role of bank deposits in credit risk management and their characteristics emphasize the core position of deposits in banking operations, especially in credit risk management. Deposits not only provide stable funding sources for banks, but also serve as an important basis for evaluating and managing credit risk. With the advancement of technology, banks can use deposit data to improve the efficiency and effectiveness of credit risk management.

Consideration and analysis of the above issues has led to the need to find ways to improve the process under study. The author analyzes the existing proposals on this issue and systematizes them in the following areas.

Firstly, the paper deeply analyzes the diversity of bank deposits, including the characteristics of demand deposits, time deposits and savings deposits. The report also explores the impact of the macroeconomic environment, market competition and customer behavior on bank deposits, and the relationship between bank deposits and bank stability. Finally, the paper puts forward some suggestions on optimizing deposit structure, improving service quality and strengthening risk control.

Second, when exploring bank deposits as the main source of bank resources, this study has limitations in data sources, model construction and analysis methods. The data mainly relies on publicly available bank financial reports and market research data, which suffers from time lag and incomplete disclosure. Although a variety of influencing factors are considered as far as possible in the construction of the model, important variables may still be missed, and differences in deposit management strategies and operational efficiency of different banks may affect the model results. Moreover, quantitative analysis is difficult to fully capture the motivations and mechanisms behind bank deposits.

Third. In light of current research limitations and new trends in bank deposits, this study proposes an in-depth exploration of the impact of Internet finance on bank deposits, as well as research into deposit interest rate pricing strategies. Additionally, it suggests leveraging big data and artificial intelligence technology to optimize deposit management.

To sum up, this study has made some achievements in exploring bank deposits as the main source of bank resources, but there are still some limitations that need to be further expanded and improved in the future. By deeply studying the impact of Internet finance, using advanced technologies to optimize deposit management, conducting cross-country comparative studies and studying deposit interest rate pricing strategies, we can provide banks with more comprehensive and in-depth theoretical and practical guidance on deposit management, and promote the steady development of the banking industry and the prosperity and stability of the financial market.

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Онлайн сервіс створення та перевірки кваліфікованого та удосконаленого електронного підпису

ПРОТОКОЛ
створення та перевірки кваліфікованого та удосконаленого електронного підпису

Дата та час: 11:09:37 15.05.2025

Назва файлу з підписом: Ян_Ліцзюнь_(Yang_Lijun)_MT.pdf[1].p7s[1].p7s
Розмір файлу з підписом: 868.0 КБ

Назва файлу без підпису: Ян_Ліцзюнь_(Yang_Lijun)_MT.pdf[1].p7s[1]
Розмір файлу без підпису: 832.6 КБ

Результат перевірки підпису: Підпис створено та перевірено успішно. Цілісність даних підтверджено

Підписувач - 1: АЗАРЕНКОВА ГАЛИНА МИХАЙЛІВНА

П.І.Б.: АЗАРЕНКОВА ГАЛИНА МИХАЙЛІВНА

Країна: Україна

РНОКПП: 2571514226

Організація (установа): ФІЗИЧНА ОСОБА

Час підпису (підтверджено кваліфікованою позначкою часу для підпису від Надавача): 22:07:07
09.12.2024

Сертифікат виданий: КНЕДП АЦСК АТ КБ "ПРИВАТБАНК"

Серійний номер: 5E984D526F82F38F04000000E4DA710112DF3D05

Тип носія особистого ключа: Незахищений

Алгоритм підпису: ДСТУ 4145

Тип підпису: Удосконалений

Тип контейнера: Підпис та дані в одному файлі (CAAdES enveloped)

Формат підпису: З повними даними ЦСК для перевірки (CAAdES-X Long)

Сертифікат: Кваліфікований

Підписувач - 2: Омеляненко Денис Олегович

П.І.Б.: Омеляненко Денис Олегович

Країна: Україна

РНОКПП: 3634714115

Час підпису (підтверджено кваліфікованою позначкою часу для підпису від Надавача): 17:11:48
19.12.2024

Сертифікат виданий: "Дія". Кваліфікований надавач електронних довірчих послуг

Серійний номер: 382367105294AF9704000000EF5A070009B10B03

Тип носія особистого ключа: ЗНКІ криптомодуль ІІТ Гряда-301

Серійний номер носія особистого ключа: Не визначено

Алгоритм підпису: ДСТУ 4145

Тип підпису: Кваліфікований

Тип контейнера: Підпис та дані в одному файлі (CAAdES enveloped)

Формат підпису: З повними даними ЦСК для перевірки (CAAdES-X Long)

Сертифікат: Кваліфікований

Версія від: 2025.01.15 13:00