



河北师范大学  
HEBEI NORMAL UNIVERSITY

# “一带一路”国际金融研讨会

THE BELT AND ROAD: SYMPOSIUM ON INTERNATIONAL FINANCE

## 会议手册

SYMPOSIUM HANDBOOK

主办单位：河北师范大学

ORGANIZED BY: HEBEI NORMAL UNIVERSITY

协办单位：中国建设银行河北省分行

CO-SPONSORED BY: CHINA CONSTRUCTION BANK HEBEI BRANCH

学术支持：《当代金融家》杂志

ACDEMIC SUPPORTER: MODERN BANKERS

2023/09/16

SEPTEMBER 16, 2023

河北·石家庄

CHINA · SHIJIAZHUANG

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# 会议简介

## Symposium Introduction

2023年是共建“一带一路”倡议提出十周年，为深入探讨“一带一路”沿线国家的金融及社会经济发展与变革，发挥资金融通与金融合作在“一带一路”建设中的重要支撑作用，高质量共建“一带一路”，河北师范大学定于2023年9月15—17日举办第二届“一带一路”国际金融研讨会。

近年来，河北师范大学立足社会现实需求，把握学术前沿，发挥高校学科齐全和人才汇集的优势，整合经济学、管理学、国际政治、外语、历史学等学科资源，依托俄罗斯、印度尼西亚、秘鲁、巴基斯坦等教育部区域国别培育基地和备案研究中心，积极开展金融学理论研究和“一带一路”沿线国家投融资及社会经济发展专题研究，取得丰硕成果。

“一带一路”国际金融研讨会是沟通理论界与金融实业界的一次跨界融通的国际会议，旨在通过深入探讨“一带一路”沿线国家的金融发展与变革，分享各自国家金融学理论研究和金融实践的最新成果，为河北省与“一带一路”沿线国家在贸易、金融、投资等领域深化合作提供智力支撑和商务洽谈机会。

**主办单位：**河北师范大学

**协办单位：**中国建设银行河北分行

**承办单位：**河北师范大学社会科学处

河北师范大学国际合作交流中心

河北师范大学晏梁学智中心

河北师范大学历史文化学院

河北师范大学商学院

河北师范大学外国语学院

河北师范大学大学外语教学部

## 会议议题

### 【论坛一】“一带一路”沿线国家金融贸易合作

1. “一带一路”沿线国家的金融合作
2. “一带一路”建设投融资问题
3. 数字时代的金融创新与变革
4. “一带一路”金融设施完善问题
5. 商业银行国际化面临的风险
6. 数字货币（CBDC）的探索与实践
7. 金融市场开放与金融风险防范研究
8. 金融支持科技创新的机制与路径问题
9. 商业银行治理问题

### 【论坛二】“一带一路”沿线国家金融发展史

1. 中国共产党领导下的货币金融研究
2. 新时代中国和世界的金融历史研究
3. 货币史、钱币学研究
4. 金融思想史与学人研究
5. 相关金融史自由选题

### 【论坛三】金融实务论坛

会议时间：2023年9月15日—9月17日

会议地点：河北省石家庄市长安区滹沱新世界酒店

2023 is the tenth anniversary of the proposal of the Belt and Road Initiative. In order to deeply explore the financial development and reform of countries along the Belt and Road, effectively play an important supporting role in the its construction, and jointly build the Belt and Road with high quality, Hebei Normal University decides to hold the second “The Belt and Road Symposium on International Finance” on September 15-17, 2023.

In recent years, Hebei Normal University has responded to the social needs, seized the academic opportunities, and utilized its strengths in diverse disciplines and talents. It has integrated the resources from economics, management, international politics, foreign languages, history and other fields, and built on the development bases and research centers of international and regional studies on Russia, Indonesia, Peru, and Pakistan approved by the Ministry of Education. It has actively conducted theoretical and empirical research on finance, investment and financing and socio-economic development issues of the countries along the Belt and Road Initiative (BRI), and achieved remarkable results.

“The Belt and Road: Symposium on International Finance” is a cross-disciplinary international event that connects the academia and the financial industry. It aims to delve into the financial development and transformation of the countries along the BRI, share the latest findings of financial theory and practice, and facilitate intellectual and business exchanges for Hebei Province to deepen its cooperation with the countries along the BRI in trade, culture, finance, investment and other domains.

Organized by: Hebei Normal University (HEBNU)

Co-sponsored by: China Construction Bank Hebei Branch

HEBNU Organizers: Division of Social Sciences

International Communication Center

Yanliang Research Center

School of History & Culture

School of Business

School of Foreign Studies

Department of Foreign Language Teaching & Research

## **Symposium Topics**

### **Sub-Forum I**

1. Financial Cooperation of Countries along the Belt and Road
2. Investment and Financing of the Belt and Road Construction
3. Financial Innovation and Reform in the Digital Era
4. Improvement of Financial Facilities along the Belt and Road
5. Financial Technology Risks and Regulation
6. Exploration and Practice of Digital Currency (CBDC)
7. Research on Financial Market Opening and Financial Risk Prevention
8. The Mechanism and Path of Financial Support for Technological Innovation
9. Governance Issues of Commercial Banks

## **Sub-Forum II**

1. Research on Monetary Finance under the Leadership of the Communist Party of China
2. Research on the Financial History of China and the World in the New Era
3. Research on the Monetary History and Numismatics
4. Research on the History of Financial Thought and Scholars
5. Free Topics Selection on Relevant Financial History

## **Sub-Forum III** Financial Practices

**Date:** September 15-17, 2023

**Location:** Hutuo New World Hotel, Chang An District, Shijiazhuang city, Hebei Province

# 日程安排

## Agenda

日期 Date	时间 Time	内容 Content	地点 Place	
9月15日	18:00 前 Before 18:00	报到 Registration	溥沱新世界酒店一层大厅 The Hall on the First Floor in Hutuo New World Hotel	
Sep.15th	18:30—19:30	晚餐 Dinner	溥沱新世界酒店一层 味餐厅 Cafeteria on the First Floor in Hutuo New World Hotel	
9月16日 上午	07:00—08:00	早餐 Breakfast	Cafeteria on the First Floor in Hutuo New World Hotel	
	8:00—8:20	全体与会人员合影 Group Photo	溥沱新世界酒店具体位置 Hutuo New World Hotel	
	08:30—09:15 15分钟/人 15 Minutes per Person	<p style="text-align: center;"><b>开幕式</b> Opening Ceremony</p> <p>1. 领导致辞 Welcome Speech by Government Leader</p> <p>2. 巴西地理统计局局长马尔西奥·波赫曼致辞：数字化转型与新绩效指标体系 Speech Delivered by MARCIO POCHMANN, Director of Brazilian Institute of Geography and Statistics: Digital Transformation and the New Performance Frontier</p> <p>3. 河北师范大学党委书记戴建兵致辞：共商金融发展新思路 迈向伙伴关系新境界 Welcome Address by Professor Dai Jianbing, Communist Party Secretary of Hebei Normal University: Exchanging New Ideas for Financial Development, Moving Toward a New Realm of Partnership</p>	<p>主持人 赵小兰</p> <p>河北师范大学 副校长</p> <p>Chair: Zhao Xiaolan</p> <p>Vice-president of HEBNU</p>	<p>溥沱新世界 酒店2号楼 大宴会厅</p> <p>The Hall of Building No.2 in Hutuo New World Hotel</p>



<p>9月16日 上午</p> <p>Sep.16th A.M.</p>	<p>09:15—10:15</p> <p>15分钟/人</p> <p>15 Minutes per Person</p>	<p style="text-align: center;"><b>主旨报告</b> Keynote Speech</p> <p>1. 凯萨尔·阿巴斯（巴基斯坦萨戈达大学校长）：“一带一路”共赢产业链构建 QAISAR ABBAS (Vice Chancellor, University of Sargodha, Pakistan): Construction of the “Belt and Road” Win-Win Industrial Chain</p> <p>2. 陈中新（中国建设银行河北省分行行长）：建设银行河北省分行的数字金融创新与实践 Chen Zhongxin (President, Hebei Branch of China Construction Bank, China): The Innovation and Practice of Digital Finance in Hebei Branch of China Construction Bank</p> <p>3. 玛雅·玛琳达（印度尼西亚玛拉拿达基督教大学副校长）：中国文化与印尼个人理财 MAYA MALINDA (Vice-president, Maranatha Christian University, Indonesia): Chinese Culture and Personal Financial Planning in Indonesia: Exploratory Research and Literature Review</p> <p>4. 汪海岚（大英博物馆钱币和奖章部，东亚货币馆馆长）：大英博物馆研究——丝绸之路上的货币 HELEN KAY WANG (Curator of East Asian Money. Dept of Coins and Medals, the British Museum): Research at the British Museum: Money on the Silk Road</p>	<p>主持人 南方</p> <p>河北师范大学社会科学处处长</p> <p>Chair: Nan Fang</p> <p>Director of Social Sciences Division, HEBNU</p>	<p>滹沱新世界酒店2号楼大宴会厅</p> <p>The Hall of Building No.2 in Hutuo New World Hotel</p>
	<p>10:15—10:30</p>	<p>茶歇 Tea Break</p>		

<p>9月16日 上午 Sep.16th A.M.</p>	<p>10:30—11:30 15分钟/人 15 Minutes per Person</p>	<p>5 徐玉德（财政部中国财政科学研究院副院长）：跨境审计监管问题研究 Xu Yude (Vice President, Academy of Fiscal Sciences, Ministry of Finance, China): Research on Cross-border Audit Supervision</p> <p>6. 吴景平（复旦大学中国金融史研究中心主任）：中国金融国际化的挑战与机遇 Wu Jingping (Director of the Research Center for Chinese Financial History, Fudan University): Challenges and Opportunities of China's Financial Internationalization</p> <p>7. 布拉德利·爱默生（斯里兰卡帝国高等教育学院执行董事）：商业银行国际化面临的风险 BRADLEY EMERSON (Executive Director, Imperial Institute of Higher Education, Sri Lanka) Risks faced by internationalization of Commercial Banks</p> <p>8. 卡洛斯·阿尔贝托·阿基诺·罗德里格斯（秘鲁圣马科斯国立大学亚洲研究中心主任）：人民币国际化与拉丁美洲 CARLOS ALBERTO AQUINO RODRIGUEZ (Director of the Centre for Asian Studies, San Marcos National University, Peru): Internationalization of the Yuan and Latin America</p>	<p>主持人 张学文 河北师范大学 商学院 院长 Chair: Zhang Xuewen Dean of Business School, HEBNU</p>	<p>滹沱新世界 酒店2号楼 大宴会厅 The Hall of Building No.2 in Hutuo New World Hotel</p>
<p>中午 Noon</p>	<p>11:40—13:00</p>	<p>午餐 Lunch</p>	<p>滹沱新世界酒店一层 味餐厅 Cafeteria on the First Floor in Hutuo New World Hotel</p>	

9月16日 下午 Sep.16th P.M.	14:00—17:30	<b>分论坛（一） Sub-Forum（I）</b> “一带一路”沿线国家金融贸易合作 The Belt and Road: Financial and Trade Cooperation	滹沱新世界酒店 2号楼大宴会厅 The Hall of Building No.2 in Hutuo New World Hotel
		<b>分论坛（二） Sub-Forum（II）</b> “一带一路”沿线国家金融发展史 The Belt and Road: History of Financial Development	滹沱新世界酒店 3号楼艺廊 Art Gallery of Building No.3 in Hutuo New World Hotel
		<b>分论坛（三） Sub-Forum（III）</b> 金融实务论坛 Forum on Financial Practices	滹沱新世界酒店 2号楼董事会议室1 Board Room 1 of Building No.2 in Hutuo New World Hotel
	18:00—18:30	<b>闭幕式</b> Closing Ceremony	滹沱新世界酒店2号楼 大宴会厅 The Hall of Building No.2 in Hutuo New World Hotel
	18:30—20:00	晚餐 Dinner	滹沱新世界酒店一层 味餐厅 Cafeteria on the First Floor in Hutuo New World Hotel
9月17日 上午 Sep.17th A.M.	07:00—08:30	早餐 Breakfast	
	09:00—11:30	实地考察 Field Trip	正定古城 Ancient City of Zhengding
中午 Noon	12:00—14:00	午餐 Lunch	滹沱新世界酒店 Hutuo New World Hotel
9月17日 下午 Sep.17th P.M.	14:00	离会 Departure	

# 分组论坛

## Sub-Forum

分论坛（I） Sub-Forum（I）

“一带一路” 沿线国家金融贸易合作

The Belt and Road: Financial and Trade Cooperation

时间：2023 年 9 月 16 日 14:00-17:30

Time: September 16, 2023 14:00-17:30

地点：滹沱新世界酒店 2 号楼大宴会厅

Place: The Hall of Building No.2 in Hutuo New World Hotel

主持人：李平，胡海峰，任国征

Chair: Li Ping, Hu Haifeng, Ren Guozheng

上半场 14:00-15:30 The First Half 14:00-15:30  主报告 Main Report  主持人 李平，胡海峰 Chair Li Ping, Hu Haifeng	<b>1.报告题目：</b> 绿色发展与数字经济 <b>Report topic:</b> Green Development and Digital Economy <b>报告人：</b> 穆罕默德·阿西夫·努尔·法鲁奇（巴基斯坦《外交洞察》） <b>Lecturer:</b> MUHAMMAD ASIF NOOR FAROOQI (The Diplomatic Insight, Pakistan)
	<b>2.报告题目：</b> 数字金融对公司避税行为的治理效应 <b>Report topic:</b> The Governance Effect of Digital Finance on Corporate Tax Avoidance <b>报告人：</b> 胡海峰（北京师范大学） <b>Lecturer:</b> Hu Haifeng (Beijing Normal University)
	<b>3.报告题目：</b> 中国投资的社会嵌入性：印尼案例 <b>Report topic:</b> The Social Embedding of Chinese Investment: The Case of Indonesia <b>报告人：</b> 丽达·阿玛莉娅（印度尼西亚国立苏南安培大学） <b>Lecturer:</b> RIDHA AMALIYAH (National Sunam Ampere University, Indonesia)
	<b>4.报告题目：</b> 后疫情时代的金融市场开放与金融风险防范 <b>Report topic:</b> Financial Market Opening and Financial Risk Prevention in the Post-pandemic Era <b>报告人：</b> 李平（北京航空航天大学） <b>Lecturer:</b> Li Ping (Beijing University of Aeronautics and Astronautics)
	<b>5.报告题目：</b> 中国个人投资者情绪指数 Gubasenti——基于亿级文本大数据分析 <b>Report topic:</b> China Individual Investor Sentiment Index Gubasenti—Analysis Based on 100 Million Level Text Big Data <b>报告人：</b> 孙运传（北京师范大学） <b>Lecturer:</b> Sun Yunchuan (Beijing Normal University)

	<p><b>6.报告题目：</b> 加强中巴经济纽带——跨境繁荣之路  <b>Report topic:</b> Strengthening Sino-Pak Economic Ties: A Path to Cross-Border Prosperity  <b>报告人：</b> 马兹哈尔·阿拉姆（北京外国语大学）  <b>Lecturer:</b> MAZHAR ALAM（Beijing Foreign Studies University）</p>
	<p><b>7.报告题目：</b> 商业银行治理中的信任理论、制度及重构方案  <b>Report topic:</b> Trust Theory, System and Reconstruction Scheme in Commercial Bank Governance  <b>报告人：</b> 任国征（中央财经大学）  <b>Lecturer:</b> Ren Guozheng (Central University of Finance and Economics)</p>
<p>茶歇 15:30-15:40  Tea Break 15:30-15:40</p>	
<p>下半场  15:40-17:30  The Second Half  15:40-17:30    论文汇报  Paper  Presentation    主持人  任国征  Chair  Ren Guozheng</p>	<p><b>8.报告题目：</b> 中国对“一带一路”沿线国家直接投资效率评价研究  <b>Report topic:</b> Research on Investment Efficiency Evaluation for Countries along the Belt and Road  <b>报告人：</b> 李利军，任焱（石家庄铁道大学）  <b>Lecturer:</b> Li Lijun; Ren Yao (Shijiazhuang Tiedao University)</p>
	<p><b>9.报告题目：</b> “一带一路”背景下中国对外直接投资的金融支持  <b>Report topic:</b> Financial Support for China's Foreign Direct Investment in the Context of the Belt and Road Initiative  <b>报告人：</b> 高鹏飞，葛珊珊（中国民生银行总行，中国民生银行唐山分行）  <b>Lecturer:</b> Gao Pengfei; Ge Shanshan (China Minsheng Bank, Tangshan Branch of China Minsheng Bank)</p>
	<p><b>10.报告题目：</b> 秘鲁的金融业与经济发展：历史演进与当代转轨  <b>Report topic:</b> Peru's Financial Industry and Economic Development: Historical Evolution and Contemporary Transition  <b>报告人：</b> 戴建兵，孔德威（河北师范大学）  <b>Lecturer:</b> Dai Jianbing; Kong Dewei (Hebei Normal University)</p>
	<p><b>11.报告题目：</b> 商业银行服务中资企业境外发债研究  <b>Report topic:</b> Research on Commercial Banks Serving Overseas Bond Issuance by Chinese Enterprises  <b>报告人：</b> 赵德勇，周雨秀，邓东雅（河北师范大学；石家庄市委审计委员会；河北师范大学）  <b>Lecturer:</b> Zhao Deyong, Zhou Yuxiu, Deng Dongya (Hebei Normal University; Audit Committee of Shijiazhuang Municipal Committee; Hebei Normal University)</p>
	<p><b>12.报告题目：</b> “一带一路”倡议下金融创新发展研究  <b>Report topic:</b> Research on Financial Innovation Development under the "Belt and Road" Initiative  <b>报告人：</b> 高铁林（河北师范大学）  <b>Lecturer:</b> Gao Tielin (Hebei Normal University)</p>

<p>下半场 15:40-17:30 The Second Half 15:40-17:30 论文汇报 Paper Presentation 主持人 任国征 Chair Ren Guozheng</p>	<p><b>13.报告题目：</b> 高新技术企业数字化融资问题与对策分析  <b>Report topic:</b> Analysis of Digital Financing Problems and Countermeasures for High-tech Enterprises  <b>报告人：</b> 许艳静（河北师范大学）  <b>Lecturer:</b> Xu Yanjing (Hebei Normal University)</p>
	<p><b>14.报告题目：</b> “一带一路”国家碳金融市场发展研究  <b>Report topic:</b> Research on the Development of Carbon Finance Market in Countries along the Belt and Road  <b>报告人：</b> 李艳丽,姜浩（石家庄铁道大学）  <b>Lecturer:</b> Li Yanli, Jiang Hao (Shijiazhuang Tiedao University)</p>
	<p><b>15.报告题目：</b> 数字货币跨境支付监管法律问题研究  <b>Report topic:</b> Research on Legal Issues of Digital Currency Cross-border Payment Regulation  <b>报告人：</b> 许梦凡（伦敦国王学院）  <b>Lecturer:</b> Xu Mengfan (King's College, London)</p>
	<p><b>16.报告题目：</b> 绿色金融支持“一带一路”发展分析  <b>Report topic:</b> Analysis of Environmental Finance Supporting the Development of the Belt and Road Initiative  <b>报告人：</b> 米泽北（河北师范大学）  <b>Lecturer:</b> Mi Zebei (Hebei Normal University)</p>
	<p><b>17.报告题目：</b> “一带一路”沿线国家的金融合作  <b>Report topic:</b> Financial Cooperation of Countries along the Belt and Road  <b>报告人：</b> 宋兆焯（河北师范大学）  <b>Lecturer:</b> Song Zhaoye (Hebei Normal University)</p>
	<p><b>18.报告题目：</b> 我国商业银行国际化面临问题及风险管理研究  <b>Report topic:</b> Research on the Problems and Risk Management of Internationalization of Commercial Banks in China  <b>报告人：</b> 李晶（河北师范大学）  <b>Lecturer:</b> Li Jing (Hebei Normal University)</p>
<p>主报告每位专家报告时间 10—15 分钟  10-15 Minutes for Each Main Report  论文汇报每位汇报人报告时间 8—10 分钟  8-10 Minutes for Each Paper Presentation  牵 头 人：张学文  Convenor: Zhang Xuewen  负 责 人：王艳芳 许东海  Person in Charge: Wang Yanfang, Xu Donghai  会务成员：赵芮熙 张 滨 张 玉 刘 华  Staff Member: Zhao Ruixi, Zhang Bin, Zhang Yu, Liu Hua</p>	

## 分论坛（II） Sub-Forum（II）

### “一带一路”沿线国家金融发展史

#### The Belt and Road: History of Financial Development

时间：2023年9月16日 14:00-17:30

Time: September 16, 2023 14:00-17:30

地点：滹沱新世界酒店3号楼艺廊

Place: Art Gallery of Building No.3 in Hutuo New World Hotel

主持人：康金莉，申艳广

Chair: Kang Jinli, Zhu Anxiang

上半场 14:00-15:30 The First Half 14:00-15:30  主报告 Main Report  主持人 康金莉 Chair Kang Jinli	<p><b>1.报告题目：</b>丝绸之路重要商道——“万里茶路” <b>Report topic:</b> An Important Trade Route on the Silk Road: The Ancient Tea Horse Road <b>报告人：</b> В.Г.达旗升（西伯利亚联邦大学） <b>Lecturer:</b> В.Г.Дацьшин (Siberia Federal University)</p>
	<p><b>2.报告题目：</b>贵霜国王在新疆作用的钱币学考证 <b>Report topic:</b> The Role of the Kushan Kings in Xinjiang, with Particular Emphasis on the Numismatic Evidence <b>报告人：</b> 乔·克力勃（大英博物馆） <b>Lecturer:</b> JOE CRIBB (The British Museum)</p>
	<p><b>3.报告题目：</b>京津冀地区北宋遗址考古发现的金属货币文物 <b>Report topic:</b> The Metal Currency Cultural Relics Discovered in the Northern Song Dynasty Archaeological Site in Beijing-tianjin-hebei Region <b>报告人：</b> 孙斌（河北大学） <b>Lecturer:</b> Sun Bin (Hebei University)</p>
	<p><b>4.报告题目：</b>印度——斯基泰钱币 <b>Report topic:</b> Indo-Scythian Coin <b>报告人：</b> 张睿琦（河北师范大学） <b>Lecturer:</b> Zhang Ruiqi (Hebei Normal University)</p>
	<p><b>5.报告题目：</b>近见汉简与汉初币制新识 <b>Report topic:</b> See the Bamboo Slips of Han Dynasty and the New Knowledge of Currency System in Early Han Dynasty <b>报告人：</b> 朱安祥（河北师范大学） <b>Lecturer:</b> Zhu Anxiang (Hebei Normal University)</p>
	<p><b>6.报告题目：</b>清代甘肃钱局及其铸币考——兼论大明通宝背“帅”字钱 <b>Report topic:</b> A Textual Research on Gansu Money Bureau and Its Coinage in Qing Dynasty——Also on the Ming Tong Bao Coinage with a Chinese Character “Shuai（帅）” on Its Reverse Side <b>报告人：</b> 佟昱（北京大晋拍卖公司） <b>Lecturer:</b> Tong Yu (Beijing Dajin Auction Company)</p>

茶歇 15:30-15:40  
Tea Break 15:30-15:40

下半场 15:40-17:30 The Second Half 15:40-17:30  论文汇报 Paper Presentation  主持人 申艳广 Chair Shen Yanguang	<b>7.报告题目：</b> 20 世纪 30 年代前期华北农业合作贷款研究 <b>Report topic:</b> Research on Agricultural Cooperative Loan in North China in the Early 1930s <b>报告人：</b> 康金莉（河北师范大学） <b>Lecturer:</b> Kang Jinli (Hebei Normal University)
	<b>8.报告题目：</b> 繁荣的愿景：中国对战后世界金融秩序的构想与实践 <b>Report topic:</b> Vision of Prosperity: China's Vision and Practice of the Post-war World Financial Order <b>报告人：</b> 高作楠（华中科技大学） <b>Lecturer:</b> Nancy Gao (Huazhong University of Science and Technology)
	<b>9.报告题目：</b> 川帮银行家的形成背景、过程与群体特征（1915-1937） <b>Report topic:</b> The Background, Process and Group Characteristics of the Bankers in Chuanbang (1915-1937) <b>报告人：</b> 辜雅（重庆师范大学） <b>Lecturer:</b> Gu Ya (Chongqing Normal University)
	<b>10.报告题目：</b> 疏政重商：钱新之与交通银行的早期经营（1917-1925） <b>Report topic:</b> The Early Operation of Qian Xinzhi and Bank of Communications (1917-1925) <b>报告人：</b> 马振波（西南大学） <b>Lecturer:</b> Ma Zhenbo (Southwest University)
	<b>11.报告题目：</b> 中国近代商业银行的经营研究——以中国垦业银行为考察中心 <b>Report topic:</b> A Study on the Operation of Commercial Banks in Modern China—a Case Study of China Reclamation Bank <b>报告人：</b> 吴乾（河北师范大学） <b>Lecturer:</b> Wu Qian (Hebei Normal University)
	<b>12.报告题目：</b> 解放战争时期冀中地区的私营银钱业 <b>Report topic:</b> Private Banking in Central Hebei during the War of Liberation <b>报告人：</b> 何恬畅（河北师范大学） <b>Lecturer:</b> He Tianchang (Hebei Normal University)
	<b>13.报告题目：</b> 政治关系变化视域下的陕甘宁边区货币发行实践 <b>Report topic:</b> The Practice of Shaan-Gan-Ning Border Region Money Issuance in the Context of Political Relations <b>报告人：</b> 杨伟光（河北师范大学） <b>Lecturer:</b> Yang Weiguang (Hebei Normal University)
主报告每位专家报告时间 10—15 分钟 10-15 Minutes for Each Main Report 论文汇报每位汇报人报告时间 8—10 分钟 8-10 Minutes for Each Paper Presentation 牵 头 人：李志军 Convenor: Li Zhijun 负 责 人：申艳广 Person in Charge: Shen Yanguang 会务成员：张 鹏 李思楚 陈鑫瑶 刘梦扬 Staff Member: Zhang Peng, Li Sichu, Chen Xinyao, Liu Mengyang	



## 分论坛 (III) Sub-Forum (III)

### 金融实务论坛

#### Forum on Financial Practices

时间: 2023 年 9 月 16 日 14:00-17:30

Time: September 16, 2023 14:00-17:30

地点: 滹沱新世界酒店 2 号楼董事会议室 1

Venue: Board Room 1 of Building No.2 in Hutuo New World Hotel

主持人: 马晓霖, 习永凯

Chair: Ma Xiaolin, Xi Yongkai

上半场 14:00-15:30 The First Half 14:00-15:30  主报告 Main Report  主持人 马晓霖 Chair Ma Xiaolin	<p><b>1.报告题目:</b> 发展民营经济, 拓展金融创新 <b>Report topic:</b> Developing the Private Economy, Expanding Financial Innovation <b>报告人:</b> 东方毅 (北京新时代征程文化发展集团) <b>Lecturer:</b> Dongfang Yi (Beijing New Era Journey Cultural Development Group)</p>
	<p><b>2.报告题目:</b> 中巴经济走廊金融工具设计创新 <b>Report topic:</b> Design of Innovative Financial Instruments and Means for CPEC <b>报告人:</b> 艾赫莫德·卡莫尔·乌丁 (巴基斯坦费萨尔银行) <b>Lecturer:</b> AHMAD KAMAL-UD-DIN ( Faysal Bank Limited, Pakistan)</p>
	<p><b>3.报告题目:</b> 守正创新, 助力“一带一路”发展 <b>Report topic:</b> Maintaining Correct Direction While Encouraging Innovation, Contributing to the Development of the "Belt and Road" Initiative <b>报告人:</b> 张宁 (中国建设银行河北省分行) <b>Lecturer:</b> Zhang Ning (China Construction Bank Hebei Branch)</p>
	<p><b>4.报告题目:</b> 中国在“一带一路”框架下对秘鲁的投资 <b>Report topic:</b> Chinese Investment in Peru under the Belt and Road Initiative Framework <b>报告人:</b> 玛丽亚·奥斯特罗·美亚 (秘鲁国立圣马科斯大学) <b>Lecturer:</b> MARIA OSTERLOH MEJIA (San Marcos National University, Peru)</p>
	<p><b>5.报告题目:</b> 中巴经济走廊的经济机遇与挑战 <b>Report topic:</b> Economic Opportunities and Challenges of CPEC <b>报告人:</b> 阿卜杜斯·塞塔·阿巴西 (巴基斯坦信息技术大学) <b>Lecturer:</b> ABDUS SATTAR ABBASI (COMSATS University, Pakistan)</p>
	<p><b>6.报告题目:</b> 繁荣之路需创新性传播战略点亮 <b>Report topic:</b> The Road to Prosperity Needs Innovative Lighting (Communication) <b>报告人:</b> 约瑟·丹尼尔·卡斯特罗·达西拉 (巴西地理统计局, 《中巴伙伴》杂志) <b>Lecturer:</b> JOSE DANIEL CASTRO DA SILVA (Brazilian Institute of Geography and Statistics, The Magazine China Pakistan Partnership)</p>

	<p><b>7.报告题目:</b> 数字化转型与金融服务实体经济  <b>Report topic:</b> Digital Transformation and Financial Services Real Economy  <b>报告人:</b> 希德·穆罕默德·伊姆兰·海德尔·纳克威 (巴基斯坦信息技术大学)  <b>Lecturer:</b> SYED MUHAMMAD IMRAN HAIDER NAQVI (COMSATS University Islamabad, Pakistan)</p>
	<p>茶歇 15:30-15:40  Tea Break 15:30-15:40</p>
<p>下半场  15:40-17:30  The Second Half</p> <p>15:40-17:30  论文汇报  Paper  Presentation</p> <p>主持人  习永凯  Chair  Xi Yongkai</p>	<p><b>8.报告题目:</b> 关注酒业健康消费, 助力一带一路发展  <b>Report topic:</b> Promoting Healthy Consumption Practices in the Wine Industry to Boost the Development of “Belt and Road”  <b>报告人:</b> 赵兰鳔 (衡水老白干营销有限公司石家庄大区经理)  <b>Lecturer:</b> Zhao Lanbiao (Regional Manager of Shijiazhuang, Hengshui Laobaigan Marketing Co.)</p>
	<p><b>9.报告题目:</b> 新西兰个人金融经历浅谈  <b>Report topic:</b> Brief Talk on Personal Finance in New Zealand  <b>报告人:</b> 边志立 (新西兰河北商会)  <b>Lecturer:</b> Bian Zhili (Hebei Chamber of Commerce, New Zealand)</p>
	<p><b>10.报告题目:</b> “一带一路”倡议: 全球治理的国际公共产品和国际合作平台  <b>Report topic:</b> The Belt and Road Initiative: an International Public Goods and International Cooperation  <b>报告人:</b> 宋英豪 (中央财经大学)  <b>Lecturer:</b> Song Yinghao (Central University of Finance and Economics)</p>
	<p><b>11.报告人:</b> 郭鹏军 (中国建设银行沧州分行)  <b>Lecturer:</b> Guo Pengjun (Cangzhou Branch of China Construction Bank)</p>
	<p><b>12.报告人:</b> 赵文国 (华夏银行石家庄分行)  <b>Lecturer:</b> Zhao Wenguo (Shijiazhuang Branch of Huaxia Bank)</p>
	<p><b>13.报告人:</b> 周卫辉 (华夏银行)  <b>Lecturer:</b> Zhou Weihui (Huaxia Bank)</p>
	<p><b>14.报告题目:</b> 担保业务新知与未来  <b>Report topic:</b> New Knowledge and Future of Guarantee Business  <b>报告人:</b> 程兴国 (神州数码融信云技术服务有限公司)  <b>Lecturer:</b> Cheng Xingguo (Digital China Financial Cloud Technology Service Co., Ltd.)</p>
<p>主报告每位专家报告时间 10-15 分钟  10-15 Minutes for Each Main Report  论文汇报每位汇报人报告时间 8-10 分钟  8-10 Minutes for Each Main Report  牵 头 人: 习永凯  Convenor: Xi Yongkai  会务成员: 李 黎  Staff Member: Li Li</p>	

# 分组名单

## Sub-Forum Attendees

### 分论坛 I: “一带一路” 沿线国家金融贸易合作与会人员名单

姓名	单位	职务/职称
MUHAMMAD ASIF NOOR FAROOQI	The Diplomatic Insight, Pakistan	CEO
胡海峰	北京师范大学	主任, 教授
RIDHA AMALIYAH	National Sunam Ampere University, Indonesia	Director, Center for Chinese Studies
李平	北京航空航天大学	主任, 教授
孙运传	北京师范大学	主任, 教授
MAZHAR ALAM	Beijing Foreign Studies University	Director of Chinese Culture Translation and Studies , Director of BRI Research Institute
任国征	中央财经大学	主任, 研究员
李利军	石家庄铁道大学	所长, 教授
任 焱	石家庄铁道大学	在读硕士
高鹏飞	中国民生银行民银智库, 南开大学金融学院	研究员, 高级经济师
葛珊珊	中国民生银行唐山分行	银行经理
戴建兵	河北师范大学	党委书记, 教授
孔德威	河北师范大学	教授
赵德勇	河北师范大学	院长, 教授
邓东雅	河北师范大学	讲师
高铁林	河北师范大学	讲师
许艳静	河北师范大学	讲师
李艳丽	石家庄铁道大学	教授
姜 浩	石家庄铁道大学	在读硕士
许梦凡	伦敦国王学院	在读硕士
米泽北	河北师范大学	在读硕士
宋兆焯	河北师范大学	在读硕士
李 晶	河北师范大学	在读硕士
张学文	河北师范大学	院长, 教授

分论坛 II：“一带一路”沿线国家金融发展史与会人员名单

姓 名	单 位	职务/职称
В.Г.Дацышин	Siberia Federal University	Professor
JOE CRIBB	The British Museum	Professor
孙 斌	河北大学	在读博士
张睿琦	河北师范大学	在读博士
朱安祥	河北师范大学	副教授
佟 昱	北京大晋拍卖公司	经理
康金莉	河北师范大学	教授
高作楠	华中科技大学	讲师
辜 雅	重庆师范大学	讲师
马振波	西南大学	讲师
吴 乾	河北师范大学	副主任，研究员
何恬畅	河北师范大学	在读硕士
杨伟光	河北师范大学	在读硕士
MUHAMMAD RAMZAN	University Road Sargodha Punjab, Pakistan	President, Professor
FAZAL UR RAHMAN	University Road Sargodha Punjab, Pakistan	Director of China Studies Center
李志军	河北师范大学	学院党委书记
申艳广	河北师范大学	副院长

### 分论坛 III：金融实务论坛与会人员名单

姓 名	单 位	职务/职称
东方毅	北京新时代征程文化发展集团、 东方毅集团，中国长城学会	董事长，常务副会长
AHMAD KAMAL-UD-DIN	Faysal Bank Limited, Pakistan	Head Credits
张宁	中国建设银行河北省分行	国际部副总经理
MARIA OSTERLOH MEJIA	San Marcos National University, Peru	Professor, Researcher
ABDUS SATTAR ABBASI	COMSATS University, Pakistan	Head of Center of Islamic Finance
JOSE DANIEL CASTRO DA SILVA	Brazilian Institute of Geography and Statistics, The Magazine China Pakistan Partnership	Journalist, Writer
SYED MUHAMMAD IMRAN HAIDER NAQVI	COMSATS University Islamabad, Pakistan	Head of Human Resource Department
赵兰鰲	衡水老白干营销有限公司	石家庄大区经理
边立志	新西兰河北商会	会长
宋英豪	中央财经大学	博士
郭鹏军	建行沧州市分行	行长
赵文国	华夏银行石家庄分行	总经理
周卫辉	华夏银行石家庄分行	
程兴国	神州数码融信云技术服务 有限公司	总经理
马晓霖	浙江外国语学院地中海研究院	院长
习永凯	河北师范大学	财务处处长

# 会议须知

## Notice

欢迎参加“一带一路”国际金融研讨会。我们非常高兴能够与您共同探讨、分享和学习最新的行业发展趋势和创新理念。为了确保您在会议期间能够充分利用时间并获得最佳的参会体验，我们向您提供以下参会指南：

Dear attendees:

Welcome to “The Belt and Road: Symposium on International Finance”. We appreciate having you in attendance and look forward to learning and sharing with you the latest industry trends and innovative ideas. In order to ensure that you can optimize your time and make the most out of the symposium, we provide you with the participation guidelines as follows:

### 9月16日合影

时 间：早晨 8:00—8:20

地 点：滹沱新世界酒店 6 号楼正门口

### **Group photo on Sep. 16th**

**Time:** 8:10 A.M.

**Place:** the main entrance of Building No.6 of Hutuo New World Hotel

### 9月17日实地考察

时 间：上午 09:00—11:30

乘车地点：滹沱新世界酒店 2 号楼正门口（喷水池大门口）

## **Field trip on Sep. 17th**

**Time:** 9:00—11:30 A.M.

**Gathering place:** the main entrance of Building No.2 of Hutuo New World Hotel (the entrance with a fountain outside)

## **餐饮安排**

会议期间，早、中、晚餐及茶歇均由滹沱新世界酒店提供服务。

如您有特殊的饮食需求，请提前与我们联系。

## **Catering**

The breakfast, lunch, dinner and tea break will all be provided by Hutuo New World Hotel. If you have special dietary needs, please contact us in advance.

## **会务相关负责人及电话：**

**会 务 组：** 8131 房间 0311-88229888（转）8131

客房座机直接拨房间号

**车辆使用：** 闫老师 13503202387 王老师 15127188989

**餐饮、住宿：** 李经理 18132696646

**分论坛一负责人：** 张学文 16630115885

**分论坛二负责人：** 申艳广 18032758055

**分论坛三负责人：** 刁永凯 13931187635

**Staff Member and Phone Number:**

Symposium Staff: Room 8131 0311-88229888 (to) 8131

Dial the room number directly from the guest room landline

Vehicle scheduling: Mrs Yan 13503202387

Mrs Wang 15127188989

Catering and accommodation: Manager Li 18132696646

Person in charge of sub-forum I: Zhang Xuewen 16630115885

Person in charge of sub-forum II: Shen Yanguang 18032758055

Person in charge of sub-forum III: Xi Yongkai 13931187635

祝您参会愉快!

Wish you a pleasant participation!



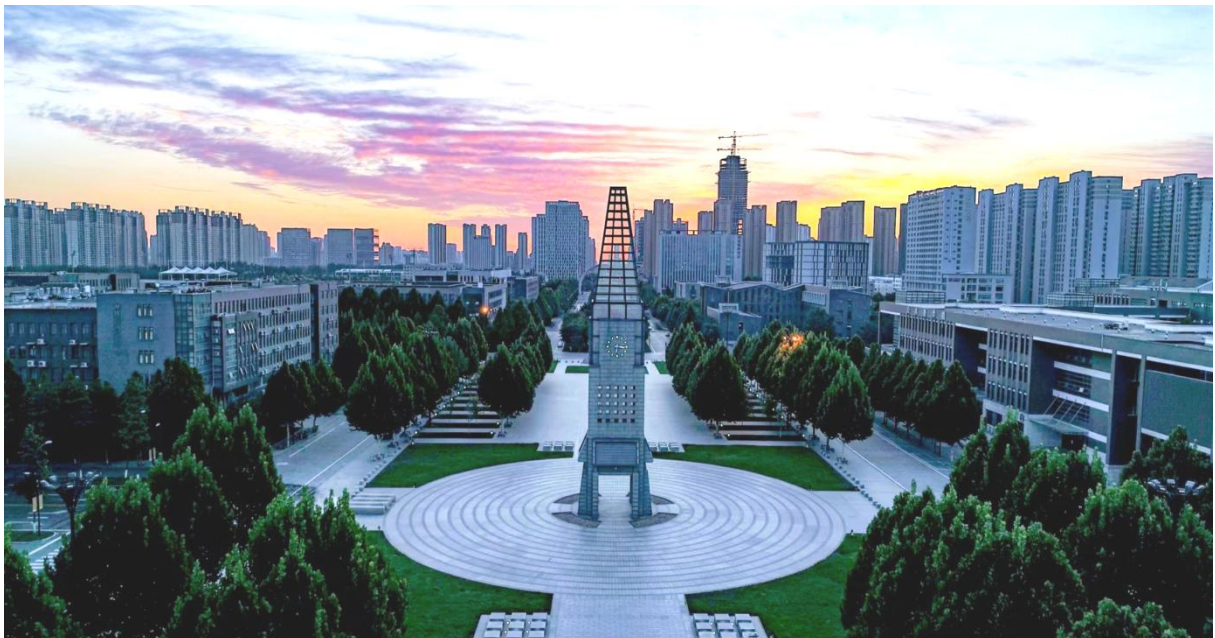
# 学校简介

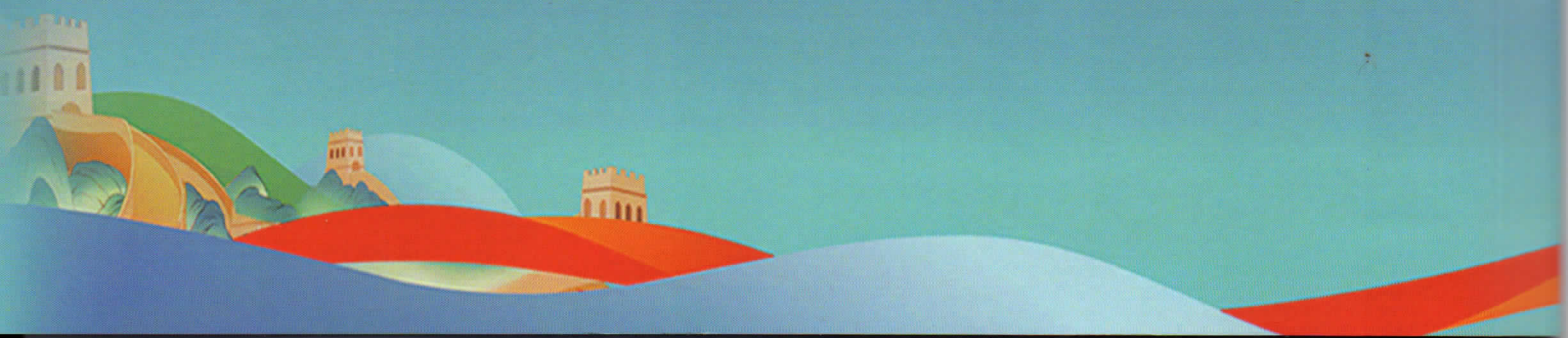
## HEBNU Introduction

河北师范大学是河北省人民政府与教育部共建的省属重点大学，河北省“双一流”建设一层次高校。学校起源于1902年创建于北京的顺天府学堂和1906年创建于天津的北洋女师范学堂，具有121年的发展历史和光荣的办学传统。校友中有老一代革命家邓颖超、刘清扬、郭隆真、杨秀峰等，有著名爱国主义学者梁漱溟、张申府、汤用彤等，有两院院士严陆光、郝柏林、李树深、贺泓等。中共十九届中央政治局常委、十三届全国人大常委会委员长栗战书是我校著名校友。这里是中国新文化运动的重要策源地之一，是中国共产党早期创立发展的根据地之一，是中国多个学科孕育生长的起源地之一，更是中国高等师范教育的开拓奠基地之一。新中国成立以来，学校秉承“怀天下，求真知”的校训精神，共为国家培养了52万余名各类专业人才，培养的师范生专任教师数量位居全国普通高校首位。

Hebei Normal University (HEBNU), a provincial key university jointly built by the the People's Government of Hebei Province and the Ministry of Education of the People's Republic of China, is one of the first layer universities listed under construction for "Double First-Class Project" in Hebei province. She originated from Beijing Shuntian School initially established in 1902 and Tianjin Beiyang Women's Normal School established in 1906, Over the past 121 years, capitalizing on her glorious tradition in education, HEBNU has nourished many famous alumni such as Proletarian revolutionists of the older generation Deng Yingchao, Liu Qingyang, Guo Longzhen, Yang Xiufeng, to name just a few; patriotic scholars like Liang Shuming, Zhang Shenfu, Tang Yongtong, etc;

and academicians of both Chinese Academy of Science and Chinese Academy of Engineering, Yan Luguang, Hao Bolin, Li Shushen, He Hong and so on. One of the most notable alumnus is Li Zhanshu, member of the Standing Committee of the Political Bureau of the 19th Central Committee of the Communist Party of China and the Chairman of the Standing Committee of the thirteenth National People's Congress. HEBNU is one of the major fountains of the New Culture Movement in China, one of the early founding and development bases of the Communist Party of China, one of the origins of multiple disciplines in China, and one of the groundbreaking foundations of teacher's higher education in China. After the foundation of People's Republic of China, guided by the motto "For the World, For the Truth", more than 520,000 students have graduated from HEBNU. The number of full-time teachers for normal school students cultivated here ranks first among universities in China.





# **Chinese Culture and Personal Financial Planning: Exploratory Research and Literature Review**

Maya Malinda

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<https://www.maranatha.edu/en/>

## **Abstract**

Chinese people in Indonesia are currently widely known as CHINESE INDONESIA (Chindo) carry Chinese culture through their ancestors. The culture they bring includes their perspective on money, how to plan and manage money. This paper aims to discuss Chinese culture embraced Chindo. The method used is exploratory research and literature review to analysis the principles and practices of the Chindo community in Indonesia in financial planning and management. The result of the discussion is the view of the Chindo taken from Confucianism, namely filial piety to parents, honesty, and trustworthiness. Besides that, there are also the principles of don't owe, live frugally, be disciplined in saving, don't be reluctant to bargain, have the right way of looking at money, invest, have a side job, work hard, do reduce reuse recycle, have no prestige, take advantage of promotions and discounts, educate children on financial management. The limitation of this paper is that the number of references and interviews is still minimal, so it needs to be redeveloped in future research. The uniqueness of this paper is trying to combine the two methodologies to get mutually reinforcing results.

**Keywords: Financial Planning, Money, Chindo.**

## **Introduction**

Personal financial planning is an interesting topic to discuss. The reason personal financial planning is interesting, because relevant for everyone. When, person still has a need and want which uses money, then personal financial planning is important to do.

Personal financial planning definitions is the process of assessing the financial goals of an individual, it is taking money that he is owing, determining life goals, and then taking necessary steps to achieve goals in the determining period. A comprehensive planning will consider all aspects of the professional, personal and family situation of an individual, but it is also possible to focus only on some aspects.(Bani Hani, 2020)

The purpose of personal financial planning is to plan and to monitor and evaluate that money used on track and answers the need of person.

The types of financial planning are investment planning, risk and insurance planning, personal tax planning, retirement planning and estate planning. The research questions in this paper, is there any connection between how the person plans his financial with culture background he has.

Several research results mention and discuss Chindo managing money and financial planning topic and will explain more about it in this paper. The limitation of this research is only mentioning correlation between Chinese culture and Chindo plan and manage his money.

## Literature review

There are several research regarding financial literacy in China or Financial management of Chinese immigrant.

This article analyzes how Confucian values influence the pattern of financial management of Chinese society. The author compares the differences in financial behavior between a group that still adheres to Confucian values and a group that is more open to modern values.(Sundiman & Idrus, 2015)

This research examines how the Chinese diaspora manages their finances overseas and how their transnational relations influence investment decisions and resource allocation.(Efferin & Hopper, 2007)

This study examines how the level of financial literacy among young Chinese relates to their investment behavior. The author investigates whether higher financial literacy leads to wiser financial decision making.(Brejcha et al., 2016)

This article traces changes in the financial management practices of Chinese entrepreneurs from traditional times to the present. The author highlights the influence of globalization and modernization in changing the way Chinese entrepreneurs manage their finances.(Liao & Sohmen, 2001)

### The Chindo Views of Money

Emphasis on money, diligence and frugality are inseparable from Confucian values widely recognized by Chinese people. Among the Eight Virtues (Eight Virtues) adhered to by Chinese Confucianism, the value of "filial piety to parents, honesty and trustworthiness" is very close to the Chinese people's value of thrift in financial management.

"Filial piety" is defined as how one protects family property for future benefit. It is illegal for children to spend excessively on family property. If you have nothing to give to the family, it is best not to squander your parents' property.

The value of frugality is also very close to the value of "honesty" (Confucianism). Things that are not personal property should not be taken at all. In fact, even if something has become personal property, people need to use it carefully. So as not to have a bad influence on other people around.

Illegal debt, debt is unnatural for overseas Chinese. This reluctance to repay these debts is inseparable from the Chinese government's practice of setting very "easy" debt interest rates. This does not mean that China's debt levels are low, but it means that the government can raise or lower borrowing rates at will according to the economic situation.

The situation has left the Chinese side hesitant about the terms of the loan. If economic conditions worsen, lending rates will also rise. So try to pay in cash whenever possible. Even with overseas Chinese in Indonesia paying by credit card, you should carefully weigh the pros and cons. Don't let credit card debt stop you from being profitable.

Haggling is commonplace.

The search for the best prices continues. The habit of haggling is not new in China itself. In fact, if you read China Travel Tips and Advice, most tour guides are offering up to 50-70% of their shares in their IPO.

Overseas Chinese in Indonesia can easily understand the shopping habits of overseas Chinese in Indonesia. For example, in Glodok electronic market and other places in Chinatown in Jakarta. These

customs and cultures not only help you find the lowest price, but also ensure that you negotiate a fair price level for both parties involved in the sale.

Money is the best gift in every celebration.

The Chinese have a unique habit of giving money on important occasions. At relatives' weddings, they usually give red envelopes and money. Even on birthdays, many Chinese accept cash gifts rather than physical gifts. The advantage of this gift-giving habit is that the recipient can use it as needed. Unspent money can also be saved or used to buy profitable investment vehicles.

Salary is not a masking factor.

For some, discussing salary and income is a sensitive topic that should be avoided as much as possible. However, this does not apply to customs that occur in overseas Chinese settings. Salary and earnings are not confidential information that needs to be protected and handled. Don't be surprised if you come across Chinese casually answering questions about wages and other income.

In Chinese culture, asking about salary and income is a way of getting to know each other. Knowing this information will tell us about his lifestyle and the financial choices he will make. This is believed to be to avoid abusing others. The opening of income for overseas Chinese is also seen as a solution to help each other.

Citing The Dragon Network (2013) by A.B. Susanto in the Tiong Hoa wealth community is defined as the standard of success for a person or family. Being rich is the source of all privileges and status. No wonder the Chinese are willing to work overtime in pursuit of wealth. They believe that the process will not betray the results. Most Chinese people are influenced by Confucianism. In these teachings there are five ethics, including Ren (humanity), Yi (truth) and justice). Lie (politeness or manners). Zhi (knowledge) and Xin (integrity). If everything is carried out, then virtues such as courage, adaptability, self-confidence, discipline, strong motivation, honesty, creativity and visionary will be born.(Li et al., 2017)

## **Methodology**

Methodology research used in this paper is exploratory research and literature review.(Lo & Russell, 2007) (Xiaolang et al., 2015)(Snyder, 2019) For introduction knowing people opinion about Chindo manage money, using simple questioner for twelve habit Chido manage money.

## **Data collection**

Simple questioners share to know respondent opinion about Chindo habit to manage money. Using twelve questions to around 60 people I can meet and ask to fill. A purposive sampling method was employed to select participants at a Maranatha Christian University. Mostly respondent are lecturer and students from Business Program. This sampling purpose is to know their perspective about the habit of Chindo to manage money.

## **Result and Discussion**

Twelve habit CHINDO to manage money, don't owe, live frugally, be disciplined in saving, don't be reluctant to bargain, have the right way of looking at money, investing, have a side job, work hard, do reduce reuse recycle, have no prestige, take advantage of promos and discounts, educate children on financial management.(theasianparent.com, n.d.)

1. Don't Owe.

One of the life principles of the Chindo people is not to be in debt. The Chindo people always buy what money can buy without going into debt. This is also proven by the style of the Chindo people who are not prestige. They prefer a simple life rather than debt here and there to fulfill prestige. Even before choosing a credit card, they will consider it carefully. Which bank will provide a better offer at the lowest cost. In accordance with its purpose, credit cards are used only when it is sudden. If the Chindo people must make repayments, generally it is to start a business, meaning that they take debt with a productive purpose.

2. Live Frugally.

Apart from not being in debt, the Chindo people always prioritize frugal living and are not afraid to buy cheap goods. They don't buy expensive things because they are worn out. They prefer to choose similar items with the same function at a lower price. In addition, the Chindo people also carefully consider everything they want to buy. They spend money on essential basic needs to avoid waste. It needs to be underlined, living frugally does not mean being stingy, it's just being selective in determining which expenses are more important and needed.

3. Be Disciplined in Saving.

One of Chindo's habits that needs to be followed is the discipline of saving. Savings is one of the things that makes the Chindo rich quickly. The habit of saving doesn't just grow. Therefore, at first it may be difficult to set aside money for savings, but saving is a discipline that must be practiced. In addition, keep in mind that the principle of saving is not saving what is left but putting it aside. Start saving with a small amount first, for example 10 percent of your income.

4. Don't Be Reluctant to Bargain.

One of the characteristics of the Chindo people is their ability to bargain, but this skill in bargaining does not mean that buyers press prices as low as possible. Bargaining is also an art. In bidding the Chinos made sure that both sides benefited. To be good at bidding, it would be nice to know the market price, so that when bidding, both the buyer and the seller both benefit from the agreement on the price of the goods.

5. Have The Right Way of Looking at Money.

Perhaps many see Chindo's typical thrift, saving and bargaining habits as stingy, but you need to know that the Chindo people value money very much. Because they understand how difficult it is to get money, they also see that money is not just a transaction tool but can give happiness if used wisely. For example, by having money, someone can give red packets to other people. People who are given angpau/hong bao will be happy and use the money for their needs. Likewise with people who give angpau/ hongbao.

Another example is the persistence of frugality and saving, one can save money for future needs, such as children's education, investment for old age, maximum and profitable use of money if the money is used wisely without reckless actions.

6. Investing.

From Chindo's saving habits, the money that has been saved is often used again to invest. The more money saved, the more it is allocated to profitable investments. Of course, the decision to invest has been carefully considered. The investments that the Chindo people are engaged in are not always stocks. Not infrequently the form of investment is in the form of property and opening a shop.

7. Have A Side Job.

Another tip for Chindo's savings habits is having a side job. It is not uncommon for us to see Chindo people who have permanent jobs, but also work part time. This they do of course with the aim of getting more profit, to save money and build the life they want. Nowadays having

a side job is not impossible, because there are lots of technologies that support having a side job. One of them is selling online.

8. Work Hard.

The main thing that made Chindo rich quickly was hard work. The Chindo people don't believe that success in life can come instantly. If you want to exceed someone's success, then you must be more diligent than that person.

9. Reduce, Reuse, Recycle.

One of the ways for Chindo to save money is to reduce, reuse and recycle existing goods. Chindo does not just throw things away. For example, clothes that are still good but too small are not immediately thrown away but are given to relatives who can wear them. Or when you just buy food, usually the containers are not thrown away, but are collected if the containers can be used in the future, this is the case with paper bags. This little thing seems trivial but useful for saving money. Minimizing unnecessary expenses.

10. Have No Prestige.

One lifestyle that makes you overdrawn is prestige. One of the secrets of Chindo's savings habit is not to live with prestige. By living simply without fulfilling prestige a person can save a lot of money for more important needs. No need to feel left out if you bring lunch to school or work. Bringing healthier and hygienic provisions. No need to be embarrassed because the cellphone is old, the important thing is that it still works. Don't be prestige to live frugally. Save money and invest it to earn more.

11. Take Advantage of Promos and Discounts.

One of the ways for Chindo to save money is to buy promo and discount items. Don't get tired of looking for promos and discounts to get good deals. Usually, promotional information through the official application in the online shop. You can also ask before paying.

12. Educate Children on Financial Management.

There is no word too fast to educate children in terms of wise use of money. Start small, for example don't waste food, turn off lights when not in use, and save water.

When the child is old enough, teach the child to save, train the way of saving and respect money.

I done simple survey of several people to check agree or not agree with twelve habits CHINDO to manage money, prelude survey to more than 60 persons randomly revealed that.

Table 1. Percentage Chindo Habit for managing money.

No	Habit	Agree
1.	Do not owe	90%
2.	Live Frugal	97%
3.	Discipline in saving	95%
4.	Do not hesitate to bid	85%
5.	The right way of looking at money	93%
6.	Investment, investment, investment,	93%
7.	Have a side Hustle	82%
8.	Hard work	97%
9.	Love Goods	90%
10.	Don't be prestigious	97%
11.	Take Advantage of Discounts	83%
12.	Educate children about Financial Management	93%

In table 1 revealed that do not owe, means the Chindo lifestyle is not prestigious, buy according to ability, from respondent answer 90 % agree. Live frugal, selective in choosing goods and services



needed, respondent answers 97% agree. Discipline in saving means setting aside not the rest of the money to be saved, more than respondents 95% agree. Do not hesitate to bid, means that bargaining is not the meaning of the lowest but know the market price, more than 85% agree with the habits. The right way of looking at money means that Chindo wisely use money to make people happy, setting aside to be able to make parents, children, relatives happy. 93% agree. Investment, investment, investment, with careful consideration, 93% of respondents agree with Chindo Habit investing their money for their future. Have a side Hustle, having a side job, only 82% agree with the habits, because many Chindo habits focus with their Job. Hard work, Chinese people believe success is not achieved instantly, more than respondent 97% agree. Love Goods, Chinese people have a habit of Reduce, Reuse, Recycle, more than 90% agree. "Don't be prestigious, means that live life as it is without fulfilling prestige, respondent answer 97% agree. Take advantage of discounts, means Chindo don't get tired of using promos and discounts, only 83% agree. Educating children about financial management means Chindo habits train children from an early age in money management, more than 93% agree.

### Conclusions

Chindo or China Indonesia carry Chinese culture and habit from their ancestor or their parent. The habit of managing money is a good habit, make them survive and excellence. Mostly respondents agree that the twelve habit of Chindo make them rich. However, the three highest habits that make Chindo rich, survival and excellence are live frugal, hard work, and don't be prestigious. Continue with discipline in saving, educate children to manage money, no wonder that culture, and lessons of the ancestors continue to their children and grandchildren.

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