

China's Internet Finance Fight 中国的互联网金融战役

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这是每一位投机取巧的供应商的梦想：成千上万的消费者，他们对于产品的风险理解有限，而花钱的欲望强烈，并且目前并没有太多的监管。这是看待中国的互联网金融的一种方式；但不能反映全貌。大多数经济学家认为，互联网金融和该领域最具创意的产品，对于中国的传统银行领域是一场非常必要的震动。虽然很难确定究竟哪个产品是真正的创新，但互联网金融对于中国金融系统的影响不亚于一场革命。这场风暴有望在未来几年逐渐平息，但是如今格局已经发生了巨变——阿里巴巴和腾讯在年内获得了银行执照，利率自由化将在未来两三年内实现——在这场新与旧的战役中，双方之间的权力平衡将会被改变。

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It’s every less-than-honest supplier’s dream: millions of customers, with limited understanding of a product’s risk, eager to spend their money, and little or no regulation in sight. That’s one way to look at Internet finance in China; but it’s not the whole picture. Most economists see Internet finance, and some of its more creative products, as a much-needed shock to China’s sluggish traditional banking sector. While it’s hard to pinpoint any single product that’s been truly innovative, the impact that Internet finance has had on the country’s financial system is nothing short of revolutionary. It’s expected that the frenzy will begin to die down over the next few years but for now there are big changes on the horizon – banking licenses for Alibaba and Tencent within a year, interest rate liberalisation within 2-3 years – that will shift the balance of power on both sides of the battle between the old and the new.

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