

## 摘 要

二十大报告强调了“推进以人为中心的新型城镇化”这一战略目标，旨在缩小城乡差异和区域发展不平衡问题。目前，中国的新型城镇化进程正处于一个快速发展的关键时期，如何有效地继续推动新型城镇化的发展至关重要。在这一背景下，数字普惠金融显现了其独特价值。作为数字技术与金融创新结合的产物，依赖于大数据、云计算等前沿技术，数字普惠金融可以超越地理界限，旨在让更广泛的群体受益于金融服务，这完全符合以人为本的发展理念，与新型城镇化的核心目标高度契合。而产业结构升级会对生产资源进行重新分配，将农村地区过剩资源转移到城镇，对新型城镇化建设产生影响。

因此，本文基于相关理论，将新型城镇化、数字普惠金融、产业结构升级三者纳入一个系统，深入研究它们之间的相互关系和作用机制，同时探讨三个系统之间的协调发展状况。首先，构建相应的评估指标，对三个系统的发展现状进行可视化。其次，采用面板向量自回归模型（PVAR 模型）进行实证分析，评估数字普惠金融与产业结构升级对新型城镇化的推动作用，对三者的互动关系进行研究。第三，运用耦合协调度模型测算三个系统的协调发展状况，对影响三系统协调发展的因素进行探究，这对于实现三系统更有效发挥协调作用具有重要意义。

研究发现：（1）2011 年至 2021 年间，我国数字普惠金融、产业结构升级与新型城镇化的发展整体呈上升趋势，不同地区间的发展存在较大差别，东部地区较中西部发展水平更高。（2）数字普惠金融的发展短期内对新型城镇化建设具有显著促进作用，对其长期发展也有积极影响；产业结构升级能长期有效地推动新型城镇化进程，同时，新型城镇化的发展也有助于产业结构升级；来自数字普惠金融的冲击对于产业结构升级产生正向的影响。（3）三系统的耦合协调程度逐渐提高，但协调水平仍具有较大地区差异。政府调控力、技术创新水平、对外开放水平以及互联网发展水平等因素对三系统的协调发展有显著的正向作用。

针对上述结论，为更好地促进新型城镇化建设及三个系统之间的协调发展，提出以下建议：（1）加强区域数字普惠金融发展，消除城乡数字鸿沟。（2）不断优化升级产业结构，促进产业联动。（3）从推动技术创新、互联网发展等方面出发，以政府调控为方向，促进三系统发展进一步协调。

**关键词：**数字普惠金融；产业结构升级；新型城镇化；PVAR 模型；耦合协调

## Abstract

The report of the 20th CPC Congress emphasized the strategic goal of "advancing people-centered new urbanization" to narrow the urban-rural gap and regional development imbalances. At present, China's new-type urbanization process is in a critical period of rapid development, and how to effectively continue to promote the development of new-type urbanization is very important. In this context, digital financial inclusion shows its unique value. As the product of the combination of digital technology and financial innovation, relying on cutting-edge technologies such as big data and cloud computing, digital inclusive finance can transcend geographical boundaries and aims to benefit a wider group of people from financial services, which is fully in line with the people-oriented development concept and highly consistent with the core goal of new urbanization. The upgrading of industrial structure will reallocate production resources and transfer excess resources in rural areas to cities and towns, which will have an impact on the construction of new urbanization.

Therefore, based on relevant theories, this thesis integrates new-type urbanization, digital inclusive finance and industrial structure upgrading into one system, deeply studies their mutual relations and action mechanisms, and explores the coordinated development of the three systems. First, the corresponding evaluation indicators are constructed to visualize the development status of the three systems. Secondly, the panel vector autoregressive model (PVAR model) is used for empirical analysis, to evaluate the promoting role of digital inclusive finance and industrial structure upgrading on new urbanization, and to study the interaction between the three. Thirdly, the coupling coordination degree model is used to measure the coordinated development of the three systems and explore the factors affecting the coordinated development of the three systems, which is of great significance for realizing the coordination role of the three systems more effectively.

The study finds that: (1) From 2011 to 2021, the development of digital inclusive finance, industrial structure upgrading and new urbanization in China is on the rise as a whole, and there are great differences in the development of different regions, and the development level of eastern regions is higher than that of central and western regions. (2) The development of digital inclusive finance has a significant role in promoting new-type urbanization construction in the short term, and also has a positive impact on its long-term development; The upgrading of industrial structure can effectively promote the process of new-type urbanization in the long run, and the development of new-type urbanization also contributes to the upgrading of

industrial structure. The impact from digital inclusive finance has a positive impact on the upgrading of industrial structure. (3) The coupling and coordination degree of the three systems is gradually improved, but the coordination level still has great regional differences. Factors such as government regulation, technological innovation, opening to the outside world and Internet development have significant positive effects on the coordinated development of the three systems.

Based on the above conclusions, the following suggestions are proposed to better promote the construction of new urbanization and the coordinated development among the three systems: (1) Strengthen the development of regional digital inclusive finance and eliminate the digital divide between urban and rural areas. (2) Continuously optimize and upgrade the industrial structure to promote industrial linkage. (3) Starting from the aspects of promoting technological innovation and the development of the Internet, and taking government regulation as the direction, the development of the three systems should be further coordinated.

**Key Words:** Digital Inclusive Finance; Industrial Structure Upgrading; New Urbanization; PVAR Model; Coupling Coordination

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