

# Research on strategies to enhance the effectiveness of financial information dissemination under the background of rural revitalization

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## ABSTRACT

This paper aims to put forward optimization strategies for the shortcomings of rural financial information dissemination, so as to improve the effectiveness of financial information dissemination in rural areas, so as to form a win-win situation of two-way financial information interaction between rural commercial banks and farmers, stimulating rural development. Under the background of rural revitalization, financial information dissemination can help financial enterprises establish brand image and promote financial products and services, which plays a significant role in getting through the "last mile" of Inclusive finance. At present, facing the dual effects of policy environment and market environment, banks and other financial institutions are altering their focus and continuously increasing the dissemination of rural financial information. However, due to the influence of multiple factors such as regional environment and audience characteristics, related products, services and financial knowledge have not been fully, sufficiently and effectively disseminated. This paper takes the communication behavior of farmers and rural commercial banks in Jiangsu as the research object. In order to integrate into consumers' life and understand consumers' exposed or potential needs, we analyze the characteristics of information communication and audience in rural areas in the form of questionnaire and written interview, and put forward targeted optimization strategies according to the problems and difficulties existing in the current actual communication, so as to improve the effectiveness of financial information communication. The innovative feature of this paper is to carry out interdisciplinary research, cross integrate the theories of Journalism and communication and finance, and apply the information communication theory in journalism and communication to the field of finance.

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## 1. Introduction

Persisting in giving priority to the development of agriculture and rural areas and promoting rural revitalization in an all-round way are the important contents of China's "14th Five-Year Plan", and improving and optimizing the financial supply in the field of agriculture, rural areas and farmers is a key link to realize the general requirements of "prosperous industry, ecologically livable, civilized rural customs, effective governance and rich life" [1]. As the link between banks and audiences, financial information dissemination plays an important role in opening up the "last mile" of inclusive finance [2]. At present, guided by policies, banks and other financial institutions are altering their focus and continuously increasing the dissemination of financial information to rural areas [3]. However, due to the influence of various factors such as regional environment and audience characteristics, related products, services and financial knowledge have not been fully, sufficiently and effectively disseminated [4]. Rural commercial banks have long taken root in and serve local areas and have always been the main force and vanguard of "supporting agriculture and supporting small areas" [5]. Taking Jiangsu rural commercial banks as an example, the author conducted an investigation and study on the financial information dissemination in Jiangsu rural areas through interviews and questionnaires [6].

We randomly selected samples from target customers of rural commercial banks to do online questionnaires (quiz star). Respondents answered questions by scanning QR code on WeChat. A total of 340 questionnaires were distributed, including 100 in southern Jiangsu, 120 in central Jiangsu and 120 in northern Jiangsu, and 339 valid questionnaires were collected [7]. In order to ensure the filling quality, the research team invited the account managers of local rural commercial banks to assist the interviewees to fill in the form door to door, and the relevant data can truly and objectively reflect the actual situation at the grass-roots level [8]. The content of the questionnaire is mainly divided into four sections, including the analysis of audience characteristics, the analysis of audience financial information demand, the analysis of audience media usage, reliability and validity, the analysis of audience information choice tendency and the analysis of rural commercial bank brand recognition [9]. The relevant behavior data are collected from the audience to provide support for the optimization strategy. At the same time, the research team also learned about the financial information dissemination of 11 rural commercial banks, including Qidong, Sheyang, Shuyang and Guanyun, in the form of written interviews, so as to improve the pertinence of strategy research from both sides of supply and demand.

## 2. Theoretical Framework

### 2.1. Analysis of the current situation of financial information dissemination in rural areas

From the analysis of the communication chain, the current financial information communication in rural areas mainly presents the following trends:

- a) From the Perspective of audience, the information demand is getting stronger and stronger, and there are obvious differences in personality tendencies*

With the development of economy and the improvement of living standard in rural areas, rural residents' financial demand for deposit financing, loan financing and social security is getting higher and higher. According to the China Rural Financial Services Report (2018) issued by the People's Bank of China, since the establishment of the statistics of agriculture-related loans in 2007, the balance of agriculture-related loans of all financial institutions in China has increased by 534.4%, with an average annual growth rate of 16.5% in 11 years. At the same time, the demand for financial information is increasingly strong, covering all ages, social strata and income groups [10]. Each type of people shows certain differences in their tendency to receive financial information, which is highly compatible with their own characteristics, and this choice habit will not be easily changed or broken. The survey results show that TV accounts for more than 75% of people over 50 years old as a regular access to information, while only 50% of people under 35 years old. High-income groups and young groups have a higher demand for wealth management information, but a lower demand for people's livelihood service information, while low-income groups and elderly groups are just the opposite. At the same time, different from other information, when receiving financial information, the audience pays more attention to the price, income, risk and other aspects because they are the

stakeholders [11]. For example, when the respondents were asked about the two information elements that the loan products were most concerned about, 91.61% of the audience chose the loan interest rate, which was much higher than the second option; When it comes to wealth management business, the most two items are maturity income and business risk, accounting for 78.32% and 55.24% respectively.

*b) From the perspective of communicators, their subjective will is positive and stronger, and the effect of greater investment is unobtrusive*

At the end of last century and the beginning of this century, some state-owned banks withdrew from county competition. However, with the implementation of rural revitalization strategy and the increasing demand of customers in rural areas, more and more financial institutions began to re-layout the rural market [12]. In January 2016, the State Council issued the Notice on Printing and Distributing the Development Plan for inclusive finance (2016-2020), which included inclusive finance in the national strategic plan for the first time. Followed by the introduction of a series of crucial policies, the regulatory authorities' compliance line for inclusive finance indicators has also increased year by year. Due to policy pressure and saturated competition in urban areas, counties and rural areas have gradually become the main battlefields for financial institutions in snatching customer resources.

Therefore, as the main body of financial information dissemination, banks have significantly enhanced the frequency and intensity of its publicity in rural areas. In order to maintain the original market advantages, rural commercial banks and other traditional banking institutions which serves "agriculture, rural areas and farmers" spare no effort to increase their investment in financial resources and human resources, financial information is generally in a state of oversupply [13]. The data shows that 76.22% of the respondents think that they are excessively exposed to the financial information of rural commercial banks. However, the information dissemination effect is basically unpredictable. The interviewed rural commercial bank executives generally think that the input and output are relatively small, and the landing transformation effect is not up to expectations.

*c) From the Media side, Online media has sprung up everywhere, and traditional channels can not be ignored*

According to the Regional Analysis of Market Status and Development of Internet Industry in Jiangsu Province in 2020, by the end of 2019, the number of Internet users in Jiangsu Province reached 49.63 million, and the Internet penetration rate was 61.5%, which was 4 percentage points higher than the provincial average. Among them, mobile phones were the major network access equipment, with a rate of 99.2%. The new media, represented by mobile phones, has occupied the main information channel for the audience to obtain information. The results of the questionnaire also reflect this point, with 90.56% of respondents choosing mobile phones as the most frequently used media to obtain information [14]. At the same time, audiences in rural areas have a strong sense of nostalgia, and when receiving financial information, geographical factors accounts for large proportion .

The data shows that when 66.67% of the respondents tend to get information by consulting directly with bank outlets when they have the demand for deposits and loans. This option ranks first, far exceeding other options; When asked about the bank's choice tendency, 83.19% of the respondents think that the proximity of outlets to home is one of the most important factors [15]. This shows that the effective dissemination of rural financial information mostly occurs in bank outlets, and physical outlets give the audience a stronger sense of information trust. At the same time, interpersonal communication is also an important way of communication, with 36.87% of respondents believing that the financial information introduced by acquaintances is more reliable, ranking second; 26.55% of the respondents indicated that they preferred to raise money from relatives and friends when they encountered financial difficulties, ranking second. These two items account for a higher proportion in the middle-aged and elderly audiences.

## **2.2. The main problems and difficulties that rural commercial banks are facing in the field of financial information dissemination**

Through written interviews with 11 legal person rural commercial banks in Jiangsu, combined with the current situation of rural financial information dissemination, the author thinks that there

are four main problems in the process of financial information dissemination of rural commercial banks:

*a) The Internal Support system of the main body of communication is weak*

Under the dual effects of policy environment and market environment, most rural commercial banks pay more attention to the financial information publicity work, have a sufficient proportion of financial resources, and have high hopes for the transformation of information dissemination investment into actual customer acquisition ability, but the construction of supporting system is relatively lagging behind, and it is difficult to effectively support the requirements of financial information dissemination under the new situation. At the design level, there is a lack of overall planning and system construction for information publicity [16]. Generally, only the publicity and binding department is responsible for implementing the specific work step by step, basically continuing the inertia of the previous year, lacking overall and guiding construction ideas and design arrangements [17]. At the management level, the assessment and feedback mechanism are relatively lacking, the assessment requirements are out of touch with the actual publicity, the information dissemination effect under certain resources investment is unpredictable. The work lacks data statistics and result evaluation, and extensive management [18]. At the operational level, there is a lack of professional talents in the planning, editing and dissemination of information, and there are widespread situations such as one person with multiple posts and lack of professional quality of personnel in related positions. The uneven service capacity of outsourcing units is also one of the important factors leading to unsatisfactory communication effect.

*b) The hierarchical classification of information dissemination needs to be optimized*

At present, the hierarchical and classified precision marketing of different customer groups has become the industry consensus and marketing paradigm, but the precise reach of information dissemination has not yet started. Urban and rural audiences have obviously different communication characteristics due to regional differences, but rural commercial banks have not made a reasonable distinction in media selection and content design of information communication, resulting in enough coverage and insufficient granularity, enough inclusiveness and insufficient features of overall information communication; Most rural commercial banks do not make targeted plans according to the characteristics of rural areas in terms of material production, content design, communication mode and media channel selection and application, but adopt indiscriminate intensive offensive [19]. Although the publicity is intense, the actual effect is not good. From the survey data on the whole, mobile new media, TV and interpersonal communication are the main channels of financial information dissemination in rural areas. However, if the factors such as gender, age, occupation, education, income are subdivided, there are significant differences among different types of people [20]. Only by fully grasping the choice tendency of the audience and adopting the measures that appeal to them, can better publicity effect be achieved.

*c) The new media operation and maintenance services is relatively lagging behind*

In recent years, rural commercial banks in the province have also begun to pay attention to the development of mobile communication channels, and have made active explorations in the forms of we-media communication, such as WeChat WeChat official account push, friends circle/WeChat group operation, live video delivery, etc. However, the actual results are not satisfactory, mainly due to the late start, slow action, low investment, lack of professionals and other factors, and the weak service capability of new media operation and maintenance, which causes the frequency, intensity, depth and breadth of current publicity to not match the development needs [21]. Take Y Rural Commercial Bank as an example, its WeChat WeChat official account currently has nearly 5,000 fans, but its daily debit card users reach 300,000, which is far from it. For the live delivery activities concentrated in the province, the quantity and amount of goods sold are small, mostly purchased by employees in the system, and the quantity purchased by real customers is even more limited [22]. The data shows that 17% of the respondents don't know that rural commercial banks have live delivery activities.

*d) There is cognitive bias in the effect of geographical spread*

With the deepening of retail transformation, in order to save operating costs, many institutions began to abolish outlets at a large scale, and some institutions paid more attention to outreach marketing, which weakened the publicity and marketing power of the hall to a certain extent [23]. However, it can be seen from the survey results that the brand influence of rural commercial banks

is dominant in rural areas at present, which is positively related to the fact that rural commercial banks have the largest number of outlets in rural areas and the widest coverage. When most rural audiences choose financial information consultation, the first choice is to conduct business consultation at the nearest outlets [24]. Therefore, physical outlets play an important role in rural information dissemination, which is different from the current practice of financial institutions focusing on online channels and weakening offline channels. At the same time, the role of "opinion leaders" in geographical communication has not been fully exerted, and interpersonal communication has a high sense of trust and choice among rural audiences [25]. However, at present, "key opinion leaders" such as village cadres and captains only play a guiding role in the communication link, instead of cultivating them into active communicators, their influence and driving role on regional groups have not been fully exerted.

### 3. Method

Before The author thinks that there are three main reasons for the above problems in the current financial information dissemination in rural areas: From the historical point of view, subject to economic conditions, hardware facilities, customer quality and other factors, rural areas have always been a depression for the dissemination of financial information. For a long time, the related investment of banks was relatively limited, and only gradually changed under the guidance of policies in recent years. It will take time to achieve a higher level of promotion; On the other hand, the rural commercial bank was established by the rural credit cooperatives, which has a long history [26]. In the past long-term marketing practice, banks have formed their own inherent information dissemination mode. Under the current situation of profound changes in the information dissemination environment, they failed to overcome the inertia and empiricism of work, and still continued the traditional practice, resulting in the disconnection between the communication subject and the audience.

From the objective point of view, at present, domestic banking institutions pay more attention to reputation management and brand promotion, but there is a general lack of systematic research on financial information promotion. As small and medium-sized financial institutions, rural commercial banks are relatively weak in human resources and financial resources. Without mature operating experience and management system to learn from, it is difficult to explore and study by themselves. At the same time, because of regional development differences, even if there are some successful practices, they may be acclimatized when landing in the region [27]. As far as the audience is concerned, the audience in rural areas has a low level of education, and it is also difficult to obtain accurate and effective information feedback in grass-roots research.

From the subjective point of view, information dissemination is a process that does not directly generate benefits, and the transformation of specific communication effects requires a long-term investment, operation and feedback process, which is also relatively difficult to quantify. This makes senior managers of many financial institutions unable to intuitively feel the role of communication effects in customer transformation, and neglects the establishment of relevant supporting and supporting systems ideologically, relying only on a few people to serve the whole communication chain, which leads to the grass-roots units always adopting coping and continuous approaches to complete it.

### 4. Results and Discussion

In view of the above problems and reasons, the author puts forward the following four strategies for reference:

#### 4.1. The Optimization strategy of financial information dissemination in rural areas

Establish an idea. That is, the concept of "audience-centered" information dissemination. In recent years, commercial banks have adjusted their business model from "product-oriented" to "customer-oriented" in order to adapt to the changes in the competitive situation, which is also worth learning from in the field of information dissemination [28]. Only by making the audience demand the dominant factor of financial information dissemination can we fundamentally improve the dissemination effect and help rural audiences obtain more accurate, efficient and convenient financial services. Audience-centered, that is, in the choice of communication channels, we should



not only consider the existing cooperative resources, but also consider the receiving habits of rural customers, improve the coverage of information in highly selected media, such as new media, TV, PC network, etc., and reasonably control the resource input in newspapers, radio, indoor and outdoor advertisements; Audience-centered, that is, in the selection of communication content, not only the products and services of the supply side, but also the choice tendency of rural customers should be considered [29]. According to the different groups of products, different information contents should be designed, planned and accurately provided, and the information elements concerned by the audience such as price, interest rate, income and risk should be highlighted.

#### 4.2. Carefully build two teams

Sharp tools make good work. Financial information dissemination is highly professional, and the promotion of information dissemination effect cannot leave without professional team with excellent business, good literacy and high level. On the one hand, it is necessary to build a professional information gathering and editing team, and select employees with high academic level, strong work initiative and professional expertise in writing, design, fine arts, media and other fields to take up relevant positions; Propaganda department should check the quality of personnel to avoid the subjective arbitrariness of other personnel selection; The leadership should support the selection of talents from the perspective of human resources integration and ensure the relative stability of personnel structure; Strengthen the daily training of relevant personnel, strengthen the study and discussion in the fields of professional skills, audience characteristics, media development trends, etc., to ensure professional competence [30]. On the other hand, to build a professional we-media operation and maintenance service team, we should not only be satisfied with the update and release of the content, but more importantly, we should improve the activity planning ability, the ability to absorb powder and increase powder, the hot spot manufacturing ability, and the ability to broadcast in public, cultivate online celebrity and Cafe belonging to our own unit, effectively expand the influence and audience, and truly change the we-media channel from "show yourself" to "show leaders" to "show the public".

#### 4.3. Focus on improving the three mechanisms

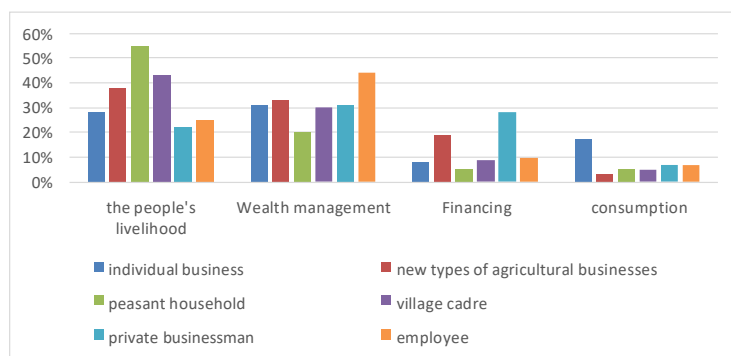
We should improve the overall management mechanism, abandon the practice of fragmented, isolated and closed resources, and do a good job of horizontal linkage. We should not only clearly position the information dissemination functions of various departments, but also uniformly dispatch the resources of all parties to form a joint force of information dissemination. Do a good job in vertical coordination. At the head office level, we should control the overall communication expectation and realize macro stratification. Branches should implement it according to the actual regional situation and consider accurate classification [31]. Establish a result feedback mechanism, establish a reasonable result expectation, combine the resource input of an information dissemination activity, define the specific goal of the final dissemination effect, and demonstrate feedback through data collection, public opinion survey and other forms, so as to improve the next information dissemination. For example, after a loan product advertisement is put on TV for a certain period of time, statistics can be made on the number of audiences attracted by the channel, audiences' focus and other data in the broadcast cycle, and then an information dissemination database based on the characteristics of regional audiences can be formed. Optimize the reward and punishment assessment mechanism. The investigation shows that most rural commercial banks' reward and punishment assessment in information dissemination is still limited to the publication of manuscripts in traditional media, which is far from the actual communication demand and expectation. Therefore, the assessment incentive policies should be further improved, the assessment options should be enriched, and the assessment proportion of new media should be increased, such as the annual effective attention and information reading, etc. Based on the results of comprehensive feedback mechanism, the behaviors that have invested a lot of resources but failed to achieve good communication effect should be reflected in the performance appraisal in time.

#### 4.4. Make good use of four channels

The questionnaire data provides a reference for the rational use of the four external communication channels. From the perspective of interpersonal communication channels, as shown in the figure below, when asked about "common media channels", "the most trusted media" and "the preferred channel for loans", more people choose the options of "interpersonal communication", "acquaintance introduction" and "raising money from relatives and friends", which shows that this

channel occupies the mainstream position in information dissemination in rural areas, with high credibility and the older the audience, the higher dependence on this channel. Therefore, rural commercial banks with a large elderly population in the region should pay special attention to the role of interpersonal communication in financial information dissemination, and the information disseminated by opinion leaders such as township cadres and prestigious people is often easily accepted and accepted.

From the perspective of mass communication channels, mobile phone, TV and PC-side network access are the three most popular channels for rural audiences, which are highly consistent among all kinds of respondents. Therefore, the dissemination of financial information should focus on improving the frequency and coverage of the above-mentioned three types of media, especially the new media represented by mobile phones. As far as the mobile phone is concerned, audio-visual stimulation in the form of live broadcast/short video has become the first choice for all kinds of people, but it is also the weak area of financial information dissemination, which needs to increase resource investment; As far as the content is concerned, current affairs news and social hotspots occupy a dominant position, and such columns can be prioritized when placing advertisements; As far as the attention of bank products and services information is concerned, as shown in the figure below, the overall demand for information on people's livelihood services and wealth management is high. When publicizing for low-income groups and older audiences, people's livelihood services information should be emphasized, and when publicizing for high-income groups and younger audiences, wealth management information should be emphasized. The people with high demand for financing information are private entrepreneurs and new-type agricultural management entities. Men are the majority of these groups. Compared with women, their choice of obtaining information from mobile phones is more neutral, and they will not be highly concentrated in a certain field. The higher the educational background, the more obvious this feature is.



**Fig. 1.** Diagrams from the perspective of organizational communication channels

From the perspective of organizational communication channels, government functional departments, cooperatives, related associations and related enterprises are all available communication subjects. At present, rural commercial banks in the province are actively promoting the joint construction project of party building, and all kinds of party branches built in pairs cover a wide range, which has laid a solid guarantee for the implementation of organizational communication. In the next step, we need to take advantage of this, apply the co-construction results to the field of information dissemination in depth, guide the head group of the organization to become the main body of communication from the object of communication of financial information, and establish a top-down communication system to achieve twice the result with half the effort. From the perspective of group communication channels, the audience recognition of offline group activities is high, with more than 60% of the respondents willing to participate in the offline activities organized by banks. For the audience in rural areas, face-to-face communication can improve the acceptance of information. Therefore, it is necessary to strengthen various activities, such as lobby salon, community square dance competition, sending movies and plays, increase the frequency of activities, lower the threshold of participation, enhance the audience's participation and experience, and use normalized community activities to form an efficient and accurate communication chain.

## 5. Conclusion

Persisting in giving priority to the development of agriculture and rural areas and promoting rural revitalization in an all-round way are the important contents of China's "14th Five-Year Plan", and improving and optimizing the financial supply in the field of agriculture, rural areas and farmers is a key link to realize the general requirements of "prosperous industry, ecologically livable, civilized rural customs, effective governance and rich life". As the link between banks and audiences, financial information dissemination plays an important role in opening up the "last mile" of inclusive finance. At present, guided by policies, banks and other financial institutions are altering their focus and continuously increasing the dissemination of financial information to rural areas. However, due to the influence of various factors such as regional environment and audience characteristics, related products, services and financial knowledge have not been fully, sufficiently and effectively disseminated. Rural commercial banks have long taken root in and serve local areas and have always been the main force and vanguard of "supporting agriculture and supporting small areas". Taking Jiangsu rural commercial banks as an example, the author conducted an investigation and study on the financial information dissemination in Jiangsu rural areas through interviews and questionnaires.

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