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**Editor-in-Chief**

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## **Contents**

- 1      Comparison of Social Participation in South Luoguxiang and Charlevoix Village Renewal Planning**  
Yunzhan Cui
- 6      From Yiwu to the Global Market: Leading the Future of Trade with Cross-border Electronic Commerce  
and Financial Science and Technology Innovation**  
Xinyi Xu
- 15     Analysis on Network Public Opinion Communication Mechanism and Guidance Strategy**  
Jing Sun

**ARTICLE**

# Comparison of Social Participation in South Luoguxiang and Charlevoix Village Renewal Planning

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## ABSTRACT

As China's urban planning enters an infill stage of development, public participation in the planning process is receiving more and more attention. By comparing domestic and international cases, this paper provides an in-depth understanding of how different political systems and community values affect social participation practices, draws on diverse experiences, and explores better ways of participation in China.

**Keywords:** Urban renewal; Public engagement; Social equity

## 1. Introduction

As urban planning in China has entered the era of infill development, public participation in the planning process has received more and more attention. This essay will talk about renewal projects of South Luoguxiang and Detroit. By comparing diverse interest groups, their interactions and different ways of participation in domestic and foreign cases, we can more deeply understand how different political systems and community values

affect in the practice of social participation, learn from diverse experiences, and eventually, explore better ways of participation in China.

## 2. Comparison of Social Participation in South Luoguxiang and Charlevoix Village Renewal Planning

South Luoguxiang is a historic district in the center of Beijing, known for its unique hutong culture and traditional architecture. In the renewal

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planning process, South Luoguxiang focuses on community participation and actors' feedback. The government and planning agencies regularly organized public hearings and symposiums, inviting residents and relevant actors to participate in discussions and decision-making. In addition, the community office played a critical role to oversee and led the participation in the implementation of urban planning. This mechanism of community participation makes the renewal planning of South Luoguxiang more in line with the needs and interests of residents and other interest groups, and enhances the cohesion and sense of identity of the community.

In contrast, Detroit is a city in Michigan, USA, which used to be the center of the automobile industry. However, due to economic recession and population loss, Detroit has faced significant challenges in urban planning and community development. Over the past few decades, Detroit's urban planning has been largely dominated by government and private corporations, with relatively little participation by community residents. This has led to some planning decisions that do not match the needs and expectations of residents, and has sparked dissatisfaction and protests in some communities. In Charlevoix, a village located on Detroit's lower east side, planning agencies planned a new master plan named "Islandview and the Greater Villages" (IVGV), but in the process, many residents feeling that they are marginalized, and they can't reach a consensus with planning agencies and community development corporations (CDCs). These limitations inspired insurgent planners to arise from the resident Charlevoix Village Association (CVA) in Detroit and to intervene in the planning process. (Allison B. Laskey & Walter Nicholls, 2019)

In the terms of interest groups and interactions between them, local government (Community office), local residents, Commercial interest groups such as merchants, renters, enterprises within the community) and NGOs such as South Luoguxiang Chamber of Commerce, are involved in the process. Different from typical situations in many other local planning projects in China, the local government

in South Luoguxiang did not have a strong alliance with commercial developers. Usually, Chinese government attaches great importance to economic construction, local governments regard the sale of land to developers as a fantastic way to increase fiscal revenue and develop the regional economy. However, due to many reasons such as the unique historical and cultural background of South Luoguxiang, the superior government invests rather than the developers and awakening of a sense of social participation, the local government decided to implement a "harmony" and "sustainable" project, Commercial interest groups that hope to Access to business development space, Local residents that hope to Improve the quality of living space and NGOs that hope to promote community participation were treated equally as participants.

Different from South Luoguxiang, in Charlevoix Village, the government and developers are almost regarded as a same interest group (planning agencies). The reason is that Detroit experienced the bankruptcy of the city in 2013, and the government attracted a large amount of private capital in under the urgent needs of boosting the economy, increasing fiscal revenue and promoting regional redevelopment. Planning agencies planned a project called IVGV (Islandview and the Greater Villages) was planned and the area of Charlevoix Village is at the center of it. In the United States, planning agencies came to rely on nonprofit community organizations, especially community development corporations (CDCs), to facilitate resident participation. (Allison B. Laskey & Walter Nicholls, 2019). Local residents in Charlevoix Village, are mostly working-class Black people, they are plagued by community problems such as housing, lacking of public services, and hope that the Renewal Project will address them.

Comparing the two cases, we find that even when interest groups are similarly stratified, their objectives for participation can vary be different, depending on the regional context.

In the terms of participation methods. In the renewal process of South Luoguxiang, government-

led participation is implemented. The community office of South Luoguxiang attaches great importance to public participation, especially the local residents, they are considered to be the most important and influential group. Various methods are adopted to attract interest groups to participate in discussions such as consultation activities, Creation of platforms for communication with community office and for negotiation among the actors. Through this model, local residents expressed their opinions adequately through community platforms, negotiated with other actors, other interest groups such as commercial interest groups and NGOs also played roles in the renewal process.

In Charlevoix Village, institutional participation—common in the United States—is implemented. CDCs are key parts of this participatory approach, as relays, CDCs are variously charged with disseminating establishment norms and discourses in have-not communities, planning and enacting projects in concert with the establishment, normalizing and legitimating projects, and assuaging potential insurgents. But in Charlevoix Village, CDCs failed to help reach a consensus between planning agencies and local residents. On the one hand, the local residents often fail to understand what is being discussed at project meetings due to a lack of planning-related knowledge and information, and on the other hand, planning agencies placed so much emphasis on the economic and social benefits the project can bring that often ignore residents' and volunteers' views and even suppressing their protests. For CDCs itself, Because of their market orientation, their dependence on economic and political resources from the planning agencies, and their overlapping personnel with the planning authority, CDCs have gradually sided with the planning agencies, eventually, marginalized local residents chose insurgency.

About the type of governance, in South Luoguxiang, the community office provided information of the plan and established a multi-channel public opinion expression mode, and listened to the opinions of participants, but the objects

of communication were limited to participants. Residents did not form a group like CVA to represent their own interests. As the “first civil force”, South Luoguxiang Chamber of Commerce, which has played a leading role in the participation of civil society in local governance, still were represents the interests of commercial developers, and residents are still passive participants, they answer after questioned, negotiate after disturbed, so it governance type here should be consultative.

In Charlevoix Village, Planning agencies informed residents of the renewal plan through CDCs and IVGV project meetings, “told them to participate”, but in practice the effectiveness of the notification was worrying. Marginalized residents set up Charlevoix Village Association (CVA) to gather the power of the residents in the community and put forward their appeals in the community meeting. But when residents put forward their appeals, planning agencies turned a deaf ear and even tried to suppress them. There was only one information flow from the top to the next, so it should be the governance model of informing.

To sum up, the renewal of South Luoguxiang seems to be more successful that of Charlevoix Village, no matter in terms of efficiency or equity, The community office did not seem to encounter strong resistance like CVA in the process of renewal, and interest groups especially residents seem to had enough participation. So, are these more successful outcomes the result of better participation structures? Or is it just that the community office did a better job, working more proactively with the community and generously giving residents more attention? Also at the community level, although the CDCs did not succeed in fulfilling its functions in Charlevoix village, it is actually partly due to the extreme situation of economic backwardness, concentrated poverty, and serious racial problems in Detroit, in any case, the CDCs is still a relatively effective system of promoting community participation. In China, the community office is actually a dispatching agency of higher levels of government, and it is even more controlled by superior government than

the CDCs that rely on the resources from planning agencies, and the level of community participation decided by the will of the government, which cannot be a stable participation guarantee institution. It is also worth noting that which interest groups are considered to participate in the project was also determined by the community office, which more reflects a characteristic of government-led participation: it is delegated and given. Is the participation given are true participation? Is the scale of decentralization appropriate or sufficient? What about the lack of institutional guarantee in this model? These are issues that need to be considered.

### 3. Conclusion

While the condition of both cases coincidentally differed from the context of practice in their respective countries. There still some political features can be deciphered. China's political decision-making is relatively efficient, and some affairs can be quickly implemented through government decisions. However, due to the centralization of political power, government decisions often lack discussion and debate, and are prone to damage the public interests of certain social groups. America's capital-oriented political system is responsive, and the government can respond quickly and adapt to social changes. However, there are many participants in political consultation in the United States, and political decisions need the coordination and cooperation of different interest groups to be implemented.

Although there are still problems, considering the current situation of public participation problems caused by China's omnipotent government, large population base, political system and cultural background, as well as the practical experience of South Luoguxiang's transformation, government-led participation is still a feasible and effective way to enhance public participation, and it can even become a transition, a step, to a higher level of social participation mode, like institutional reform focus on Social participation. Not only in special or historical and cultural streets such as South Luoguxiang, but

even in the urban and rural outskirts of an ordinary county town, the voices of people should still be heard, considered and adopted by the government and planners.

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## ARTICLE

# From Yiwu to the Global Market: Leading the Future of Trade with Cross-border Electronic Commerce and Financial Science and Technology Innovation

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## ABSTRACT

This essay explores the transformative impact of cross-border e-commerce on international trade, with a focus on China's journey in embracing digital commerce. It highlights the role of Fintech in reshaping consumer behaviors, business strategies, and economic policies. The essay discusses China's resilience and adaptability in leveraging e-commerce during times of crisis, supported by favorable governmental policies and comprehensive pilot zones. It examines the interplay between technological advancements and market forces, particularly the proliferation of FinTech solutions, and their role in democratizing access to international markets for SMEs. The challenges of regulatory frameworks, taxation policies, logistics costs, security concerns, and financing are also addressed, emphasizing the need for collaborative solutions. Overall, the essay concludes that cross-border e-commerce represents a paradigm shift in global trade, providing increased accessibility, efficiency, and inclusivity, while giving insights from China's e-commerce development for other nations in navigating the digital economy's complexities.

**Keywords:** Fintech; Cross-border e-commerce; China

## 1. Introduction

The development of e-commerce includes various forms, including cross-border e-commerce, which serves as an extension of e-commerce. Cross-

border e-commerce involves business transactions between different countries and regions facilitated by e-commerce platforms and cross-border logistics. This form of e-commerce not only reduces the

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distance between manufacturers and foreign consumers but also impacts the value chain, trade markets, production modes, and costs, thereby transforming traditional modes of foreign trade. Its growth breaks down barriers, promotes borderless trade, and influences the global economy. Moreover, cross-border e-commerce allows companies to establish diversified economic and trade relations while achieving resource allocation on a global scale.

Consumers benefit from increased access to information, enabling them to purchase quality products at reasonable prices and enjoy better service. In the context of China, the development of cross-border e-commerce significantly affects the transformation and development of the country's foreign trade <sup>[1]</sup>. In the historical development of world trade, it's easy to find out that more convenient and faster cross-border trading technology can facilitate the increase of order amount and order quantity to promote trading and economic development. With the development and popularity of internet platforms across the world, the form of cross-border trading is undergoing a transition from traditional foreign commerce to cross-border e-commerce. This paper explores the challenges present in cross-border e-commerce, analyzes its impact on China's trade modes, and proposes the adoption of FinTech strategies to transform foreign trade paradigms.

## **2. Yiwu's E-commerce**

Cross-border E-commerce's total import and export volume increased every year. As traditional foreign trade's growth slows down, Yiwu Cross-border E-commerce grows quickly. The annual volume of e-commerce transactions reached 371.505 billion RMB, marking an 18.9% increase year-over-year, of which the e-commerce domestic trade transactions amounted to RMB 270.148 billion, increasing 19.9% year-on-year; the cross-border e-commerce transactions amounted to RMB 101.357 billion, increasing 16.4% year-on-year.

## **3. The Development of China's E-commerce**

Though nascent in its inception, cross-border e-commerce in China has witnessed exponential growth, catalyzed by strategic governmental initiatives and the burgeoning digital economy. This section delves into the intricate dynamics between cross-border e-commerce and China's economic transformation. It systematically explores how digital trade platforms have not only redefined the competitive landscape for Chinese companies but have also served as a pivotal engine of economic growth and integration into the global market. Through a critical analysis of policy adaptations and technological advancements, this discussion underscores the symbiotic relationship between state-led strategies and private-sector innovation in shaping the trajectory of China's e-commerce evolution.

Since the early 1990s in some important sectors of the national economy with a well-developed information base a series of "gold" projects have been successfully implemented including "Golden Field", "Golden Card" and "Golden Gate" (collectively referred to as the "Three Gold" projects) which opened a new chapter in China's use of e-commerce technology for international trade.

SARS 2003 had a huge impact on Chinese style and production. But at the same time, it also provides an opportunity for the development of e-commerce in our country. While the epidemic has caused inconvenience to people traveling and shopping offline it has also greatly increased the use of online e-commerce in global and local trade. Since then, with the rise of various e-commerce network platforms China's e-commerce has entered a stage of rapid development.

Affected by the global economic crisis the appreciation of the renminbi and the continuous rise in labor costs in 2008, my country's traditional foreign trade has been hit hard and the growth rate of imports and imports has rapidly decreased. Many small and medium-sized foreign trade enterprises were shut down. However due to the advantages of

low price and high profit cross-border e-commerce has a good development trend.

Similar to the SARS epidemic the Chinese COVID-19 epidemic in 2019 and 2022 also accelerated the development of global trade based on e-commerce as consumers rely more on online e-commerce to order goods.

At the same time, China continued to issue policies for developing e-commerce. In 2020, the “Silk Road E-commerce” cooperation between China and 22 countries continued to strengthen. The State Council recently approved the establishment of 46 cross-border e-commerce comprehensive pilot zones, and cross-border e-commerce pilot zones have expanded to 105; at present, the cross-border e-commerce pilot zones in many places are continuing to provide favorable policies for cross-border payment, e-commerce platforms, logistics companies and other industrial chains.

The rapid growth of the e-commerce market provides a strong force for the development of China’s overall economic situation because the growth rate of the network economy is much higher than the real economy. According to the 2013 China E-commerce Market Data Monitoring Report released by the China E-commerce Research Center, as of the end of 2013, China’s e-commerce market transaction scale reached 10.2 trillion yuan, an increase of 29.9% year-on-year. Among them, B2B e-commerce market transactions amounted to 8.2 trillion yuan, up 31.2% year-on-year. The transaction scale of the e-tailing market reached RMB 188.51 billion, up 42.8% year-on-year. The huge volume of e-commerce transactions indicates the broad prospects for the development of e-commerce finance.

## 4. Comparison between Traditional Foreign Commerce and Cross-border E-commerce

### 4.1. Difference in Definitions

Helpman <sup>[2]</sup> discusses the relationship between foreign trade and economic performance and

highlights a literature review on economies of scale and product differentiation. The traditional foreign trade refers to the trade between countries. It is an exchange of labor and technology between one country and another.

Vinpin et al. <sup>[3]</sup> It is mentioned that e-commerce deals with goods and services through electronic media and the Internet. Cross-border e-commerce refers to an international business activity in which trading entities in different countries reach transactions through electronic services online orders payments regional logistics customs and final delivery. The completion of the transaction includes all the processes described above.

This segment offers a nuanced comparison between traditional commerce and e-commerce, highlighting how technological innovation and shifting consumer behaviors have precipitated a paradigm shift in global trade mechanisms. It engages with theoretical frameworks and empirical studies to unpack the complexities of this transition, examining the implications for market structures, supply chain dynamics, and international trade policies. By drawing on case studies and comparative analysis, this discussion illuminates the transformative potential of e-commerce, particularly in terms of accessibility, efficiency, and market diversification, while also considering the challenges and limitations of digital trade ecosystems.

Cross-border e-commerce offers a more dynamic and flexible approach, catering to the demands for speed, efficiency, and convenience. It enables smaller businesses to participate in international markets without the substantial upfront investment traditionally associated with foreign trade. Moreover, it responds to the increasing consumer preference for diverse, accessible, and quickly delivered products. Therefore, while traditional foreign trade remains essential for the movement of large volumes of goods and for transactions requiring intricate negotiations and specialized handling, cross-border e-commerce is increasingly becoming a critical component of global trade, reshaping how businesses and consumers interact across borders. This transition

highlights the evolving nature of trade, where digital integration and efficiency are becoming paramount.

#### **4.2. Difference in Transaction Forms**

Steve and Leigh <sup>[4]</sup> proposed how the Internet and e-commerce influence the traditional retailers. The results show that the Internet can reduce the operation cost and promote sales. The transaction form is a key change between the traditional foreign and the cross-border E-commerce trade. Because traditional foreign trade is mainly in the form of wholesale sales, and it is a large-volume transaction, then manufacturers certainly need to ensure that the quality, modeling, and other aspects of the requirements, it will involve customers to communicate with the seller's product quality before confirming this transaction. Before the transaction, sellers also need to show samples to the buyers, in order to let them know the real quality of the products. At the same time, the issue of advanced payment will also be involved, buyers are required to pay sellers a certain amount of payment to confirm ordering the products before buyers' large-volume production, and this payment will not be refunded if you cancel the order halfway. This is because this product is customized according to buyers' needs.

On the other hand, e-commerce is a direct transaction on the platform. It does not need to make samples nor does it need to be customized for customers. Customers can order directly online and delivery will get products to their homes but only for retail products.

#### **4.3. Difference in Fund Flow**

In traditional foreign trade, the financial dynamics are markedly different from those in cross-border e-commerce due to the nature and scale of the transactions involved. In the traditional model, transactions are generally large in volume, leading to significant capital being tied up in production and shipping before the seller receives full payment. This creates a financial backlog where the seller must have substantial funds in reserve to produce

and ship the goods. The process typically involves the customer paying a portion of the total cost upfront, after approving samples, with the balance paid only upon receipt of the goods. This payment structure can strain the seller's cash flow, as they must front the costs associated with manufacturing and transporting the goods while waiting for the remaining payment.

Conversely, cross-border e-commerce operates on a different financial model, one that is generally more favorable to the seller in terms of cash flow. Transactions in this domain tend to be smaller, enabling a more rapid turnover of products and funds. Customers usually pay the full amount upfront before the goods are shipped. This prepayment system significantly reduces financial risk and cash flow issues for sellers, as they do not need to cover the initial production and shipping costs while waiting for customer payments. Furthermore, the smaller scale of individual transactions reduces the amount of capital required to initiate orders, allowing sellers to operate with lower reserve funds and improving their liquidity.

Thus, while traditional foreign trade requires significant financial outlay and carries higher financial risk due to the deferred payment structure and large scale of transactions, cross-border e-commerce offers a more streamlined financial model that can alleviate cash flow challenges for sellers. This shift in payment dynamics, from partial and post-delivery payments to full prepayment, illustrates another way in which digital platforms are transforming traditional trade practices, offering more immediate financial returns and lessening the financial burden associated with large inventory and production costs.

#### **4.4. Difference in Time Efficiency**

In traditional foreign trade since traditional foreign trade is mainly to ship products by sea or air sellers will spend a lot of time to make samples and transport goods which takes a relatively long time.

Cross-border e-commerce will be relatively fast, if the order is ordered online sellers can ship



the products directly without confirming samples. Due to the small transaction quantity, the order can be directly delivered, and it does not need to go through too many transportation procedures. This efficiency in cross-border e-commerce is not just about speed but also reflects a shift towards more agile and responsive global trade practices. By minimizing delays, businesses can better adapt to market trends and consumer demands, leading to enhanced competitiveness and customer satisfaction. Additionally, the streamlined process reduces the environmental impact associated with large-scale shipments and inventory, contributing to more sustainable business practices.

Therefore, while traditional foreign trade remains essential for bulk transactions and certain types of goods cross-border e-commerce provides a complementary and increasingly important model that can meet the speed efficiency and flexibility required by today's global market dynamics.

#### 4.5. Difference in Technologies

The Theory of the Digital Divide postulates that there are differences in people's economic situations and social statuses that increase the difference in people's access to technologies related to gaining information and strengthening communication. Van<sup>[5]</sup> explained the digital divide theory's motivation and physical process. The digital divide exists for several reasons. One of the main reasons is the widening differences in incomes. A rise in income leads to an increase in the accessibility and usage of technology such as the internet. Poverty and economic barriers cut peoples' access to technology and information. However, this problem cannot be solved merely by transplanting more technology. People need to know how to utilize the information that they get from, say, the internet. It also has requirements on people's education level.

Traditional foreign commerce doesn't require the advancement of technologies. However, cross-border e-commerce needs more advanced and mature technologies because a large number of consumers will order products online. In the context

delineated by the Digital Divide theory, economic disparities markedly influence individuals' access to and utilization of information and communication technologies, with poverty constraining access while increased income enhances it. This gap extends into the realm of global commerce, where traditional cross-border trade has historically required less technological innovation compared to modern cross-border e-commerce, which necessitates sophisticated technological frameworks due to the vast numbers of consumers transacting online. Here, financial technology (Fintech) emerges as a crucial facilitator, addressing the challenges posed by the Digital Divide by enabling more secure and convenient online payment methods, simplifying currency exchanges, and offering alternative financing options.

Moreover, Fintech enhances consumer trust through improved security measures and leverages advanced data analytics to provide personalized customer experiences. These innovations not only mitigate barriers associated with traditional payment and financing methods but also foster a more inclusive and efficient global marketplace. Thus, Fintech stands as a significant driver in narrowing the Digital Divide, thereby advancing the development of cross-border e-commerce by ensuring more equitable access to the necessary technological tools and financial services.

### 5. Trend of Transition from Traditional Commerce to E-commerce

According to the theory of marginal utility marginal utility (the return on consuming additional goods or services) decreases as the quantity of goods or services increases. This diminishing marginal utility affects consumer purchasing decisions and market dynamics especially during the transition from traditional commerce to e-commerce. This shift can be contextualized within a marginal utility framework by considering changes in consumer behavior during market development. In traditional commerce the physical limitations of store-based retailing (such as shelf space storage time and

geographic accessibility) limit the variety and quantity of goods available to consumers. This scarcity can maintain or even increase the marginal utility of additional goods because consumers face restrictions on consumption choices. In contrast e-commerce characterized by its virtual storefronts unlimited shelf space and 24/7 availability has fundamentally changed this dynamic. The wide variety of goods and their easy availability online have led to a rapid increase in the number of consumer goods. According to the theory of marginal utility as consumers buy and consume more the additional satisfaction gained by each additional unit purchased decreases. However, the ease of finding and purchasing a variety of goods online is likely to sustain consumer engagement despite the diminishing marginal utility of individual goods. This is because the overall utility derived from the wide range of available goods and services combined with the convenience of online shopping may offset the reduction in the additional unit utility of any single product. In addition, the transition to e-commerce also reflects changes in consumer preferences and utility derived from non-product attributes such as the convenience of shopping at home the ability to easily compare prices and the minimum time invested in purchases.

## 6. What's Fintech?

FinTech refers to financial technology which combines “finance” and “technology” through information technology innovation. It promotes financial services to promote financial business and reduce the cost of financial services.

This section critically assesses the revolutionary impact of Financial Technology (FinTech) on cross-border e-commerce, with a particular focus on production, payment processes, and supply chain management. It systematically explores the role of FinTech innovations in dismantling traditional barriers to trade, enhancing transactional efficiency, and fostering financial inclusion. Drawing upon a diverse range of academic literature, case studies, and industry reports, this analysis provides a

comprehensive overview of FinTech's contribution to the digital economy. It argues that FinTech not only facilitates a more seamless and accessible global trade environment but also heralds a new era of economic democratization, enabling small and medium-sized enterprises (SMEs) to compete on a global stage. Financial technology facilitates smoother transactions, reduces costs, and speeds up the process, making it easier for businesses of all sizes to engage in international commerce. Moreover, the advent of FinTech has revolutionized the data processing associated with logistics, information flows, and capital flows, leading to more streamlined operations and enhanced transparency.

Alt and Pushchman <sup>[6]</sup> mentioned the bank industry has been more pioneer to exchanges through the Fintech. Particularly noteworthy is the profound impact of FinTech on the cross-border payment industry, especially regarding foreign exchange transactions. Traditional barriers and inefficiencies associated with currency conversion, transfer fees, and processing times are being dismantled. This remodelling of the cross-border foreign exchange business through FinTech innovation not only simplifies transactions but also minimizes costs and enhances security for all parties involved.

As such the rise of fintech represents a significant evolution in the way international trade is being traded promoting a more connected and efficient global marketplace even in the face of geopolitical and economic challenges.

## 7. E-commerce's problems

### 7.1. Regulation and Taxation Are Relatively Backward

Cross-border e-commerce deals are completed online. Customs duties and other issues are involved in the delivery process as goods are delivered through cross-border logistics. The role of customs taxation directly affects the development of cross-border e-commerce. Still, producers will raise the prices if levies are high. In this way, compared with other domestic goods, the competitive

edge is weakened. In addition, with the in-depth development of e-commerce, the volume of cross-border e-commerce goods is increasing, which has greatly increased customs workload. It's also common for individuals to carry banned particulars through customs, which makes customs work more delicate.

## **7.2. Logistics Cost of Cross-Border E-Commerce Is High**

Compared with the traditional marketable conditioning, e-commerce has the announcement-edges of abundant product kinds, strong selectivity, materiality, and timely delivery. It also indicates that the development of e-commerce is more dependent on the logistics. At present, logistics has become an important part confining the development of e-commerce. Among cross-border e-commerce enterprises, air transportation is frequently named, which has a fairly high cost. It'll charge advanced transportation freights, which will also increase the cost of enterprises. From the perspective of current development, China's logistics system in cross-border e-commerce is still lacking, which affects the healthy development of e-commerce.

## **7.3. Security Issues**

Cross-border e-commerce transactions are basically completed through online banking and other online payment platforms. The development of the Internet itself has certain security threats. Corporate information data and personal information are likely to blurt out in conformation. This is also a problem that needs to be solved in the development of cross-border electronic commerce.

## **7.4. Export Tax Rebate System's Problem**

The export tax rebate system is to compensate for the taxes already paid allowing domestic products to enter cross-border requests without tariff costs. In this way export products can compete with foreign products under the same conditions. As a result, it

increases the amount of foreign exchange generated by exports. General cross-border e-commerce to express-based resulting in sellers cannot give customs protestation.

As an important base for the development of cross-border e-commerce, security is on the top priority. Cross-border payment faces higher risks and costs due to differences in checking standards. Different implementation of regulatory policies such as anti-money laundering, anti-terrorist financing, sanction screening, and combating financial crimes have increased the complexity of verifying the legitimacy of cross-border payments. At the same time, compliance checks may also conflict with privacy protection policies. By anti-money laundering and other requirements, payment institutions need to investigate the recipients and payers of transactions, but this may violate the privacy protection laws in some countries. Under the influence of the epidemic, international geopolitical, economic and industry regulatory policies are facing more uncertainty, and the regulatory authorities of various countries have put forward higher requirements for cross-border payment service providers and international card organizations. The calculation is very complicated, and it is necessary to plan strategically and formulate corresponding countermeasures in advance.

For companies engaged in B2B cross-border e-commerce due to the miniaturization and fragmentation of the transaction pattern their risk awareness is relatively weak and their risk exposure to cross-border capital flows has increased. Based on the comprehensive consideration of the cost and benefit of anti-money laundering risk control it is difficult for commercial banks to provide more accurate services.

Cross-border e-commerce transaction scenarios are different from traditional international trade. Firstly, the transaction orders are small and frequent, with the average single order amount between tens and hundreds of dollars; secondly, the main body of the transaction is mainly small and medium-sized enterprises, which have few assets and heavy

operations, with high requirements for inventory management; and thirdly, the transaction usually occurs on online e-commerce platforms, with online transactions and payment flows. At the same time, the financing needs of cross-border e-commerce present a short cycle and high frequency, and the traditional bank loan model is often difficult to meet the needs of cross-border scenarios.

It is difficult for cross-border e-commerce merchants to prove the authenticity of their trade background to financial institutions. In the case of information asymmetry banks are willing but not enough and the traditional credit control logic cannot be broken. Requiring firms to provide collateral in exchange for credit has invisibly hindered the financing of SMEs.

Information asymmetry in the financial markets refers to the condition where one party, typically the financial institutions, possesses more or superior information compared to the other party. This disparity places consumers and smaller businesses at a significant disadvantage due to their limited resources, professional capabilities, and lower risk tolerance. Such imbalances often result in less favorable financial outcomes for these less informed parties, particularly in the realms of credit access and investment opportunities.

The issue of information asymmetry is especially pronounced in the context of cross-border e-commerce, where merchants struggle to demonstrate the authenticity of their trade backgrounds to financial institutions. Traditional credit control mechanisms, relying heavily on collateral and established financial histories, fail to accommodate these merchants adequately, primarily due to the lack of transparent and accessible information. Consequently, this exacerbates the financing challenges faced by small and medium-sized enterprises (SMEs), which are often constrained by their inability to provide the required security or prove their creditworthiness.

Regarding the importance of information disclosure regulation there is information asymmetry in the financial market and compared with financial

institutions consumers are in a weak position in terms of resources professional capabilities etc. Fintech covers small businesses and relatively low-income groups largely neglected by the traditional financial system with little financial expertise and low risk tolerance.

## 8. Conclusion

The rapid ascension of cross-border e-commerce has unequivocally transformed the landscape of international trade, marking a significant departure from traditional commerce models. This evolution is emblematic of the broader digital revolution sweeping through global markets, reshaping consumer behaviors, business strategies, and economic policies alike. In the context of China, the burgeoning growth of cross-border e-commerce not only underscores the country's pivotal role in the digital economy but also reflects its strategic embrace of technology to catalyze economic development and international trade.

China's journey through the realms of e-commerce, particularly in the wake of challenges like the SARS and COVID-19 epidemics, illustrates resilience and adaptability, turning crises into springboards for digital innovation and trade transformation. The country's governmental policies, aimed at fostering a conducive environment for e-commerce, have been instrumental in propelling China to the forefront of the global e-commerce stage. These initiatives, coupled with the expansion of comprehensive pilot zones, signal a robust commitment to harnessing digital commerce as a lever for economic growth and international competitiveness.

The transition from traditional commerce to e-commerce, underscored by the diminishing marginal utility in consumer behavior, showcases the dynamic interplay between technological advancements and market forces. The proliferation of FinTech solutions plays a crucial role in this transition, addressing critical challenges related to payments, logistics, security, and financing. FinTech's innovative capabilities not only enhance

transactional efficiency and security but also democratize access to international markets for small and medium-sized enterprises (SMEs), thereby leveling the playing field in global trade.

However, the journey is not without its challenges. Regulatory frameworks tax policies logistics costs security concerns and financing barriers are persistent obstacles to the development of cross-border e-commerce. Addressing these issues requires a collaborative approach by governments industry stakeholders and international institutions to develop solutions that are fair sustainable and conducive to the growth of digital trade.

In conclusion, cross-border e-commerce represents a paradigm shift in international trade, characterized by increased accessibility, efficiency, and inclusivity. As this digital commerce ecosystem continues to evolve, it promises not only to redefine the contours of global trade but also to serve as a catalyst for economic innovation, cultural exchange, and sustainable development. The trajectory of China's e-commerce development offers valuable lessons and insights for other nations navigating the complexities of the digital economy, underscoring the importance of adaptability, policy support, and technological innovation in shaping the future of global commerce.

## **Author Contributions**

The authors confirm full responsibility for: study concept and design data collection analysis and interpretation of results and manuscript preparation.

## **Conflict of Interest**

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## ARTICLE

# Analysis on Network Public Opinion Communication Mechanism and Guidance Strategy

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## ABSTRACT

In view of the existing problems in network communication, this paper puts forward the solution strategy of network guidance. It plays a leading role in the deep integration of the two dimensions of real space and virtual space, guides the people's ideological identification, political identification and emotional identification, and plays the concentric circle role of gathering hearts and forces.

**Keywords:** network communication guidance; Intelligent media algorithm; Network guidance

## 1. Introduction

The world today is undergoing profound changes unseen in a century. Western countries are trying to use the Internet to reduce the discourse power of Marxism in cyberspace. British scholar Andrew Chadwick clearly pointed out that the Internet is the best tool and optimal means for the United States and Europe to infiltrate and corrode other countries' ideology. American scholar Moyer Michael believes that the competition between China and Western countries in the Internet market is essentially the

competition of different ideologies corresponding to the two different social systems of socialism and capitalism. In December 2017, the Trump administration released a report on the National Security Strategy of the United States, which defended the national security strategy of the United States first by taking China as a strong challenger. This shows that the United States has gradually engaged in a great power game between politics, economy, science and technology, ideology, tangible and intangible power, and hard and soft power.

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## **2. The problems faced by the network public opinion communication mechanism**

### **2.1 The convergence of multiple ideas and the challenge of unified discourse**

In recent years, with the widespread popularity of mobile terminals such as smart phones and tablet computers and the upgrading of Internet cloud technology, media technology barriers set by traditional media have been broken through. Media applications have low entry barriers and easy operation. Ordinary people can reach media applications, which only require a smart phone, a computer connected to the Internet and editing software with simple operation. You can release your own audio and video. The Internet forms a public and open space for the expression of opinions, and everyone can become a spokesperson for certain ideas and opinions and express their own wishes and interests. The public is not satisfied with the mainstream media's one-sided publication, and is eager to share and disseminate information resources. Individuals with the same views and appeals form a "consensus circle".

Due to the change of the subject of information generation and dissemination, the discourse power is divided by various information circles and discourse expression forms, and authoritative opinions are deconstructed from the bottom up. The confrontation between different opinions is becoming increasingly fierce, and people gradually abandon the value norm of pursuing unified ideas. When all kinds of non-mainstream and minority behaviors and ways are recognized and accepted, when differences are affirmed by the public, and some disorder and clutter are tolerated and accepted, the convergence of pluralistic ideas provides a hotbed for the discourse of "yes and no" and "true and false". In the noisy public opinion field, some people deceive and confuse the public with wrong remarks and values, which challenges the authority and unity of discourse.

### **2.2 The prevalence of historical nihilism leads to risks caused by online rumors**

The contemporary trend of "nihilism" comes from the West. Different from the certainty of "belief in the non-existence of truth" given by the philosophical form Nietzsche, historical nihilism denies the regularity of history, analyzes the errors of stages in history in isolation and negates the whole process.<sup>①</sup> With the popularization of the Internet and the development of media technology, network we-media has inevitably become a new field for historical nihilism to create discourse, spread ideas and compete for power. Some platforms with ulterior motives take advantage of the secular, scattered and superficial features of we-media to create fragments of knowledge, falsify historical truth and dilute mainstream values.

The actions of historical nihilists who vilify heroes, attack leaders and distort Chinese history on the Internet need to be highly vigilant and resolutely combated. They specially select content that can satisfy people's curiosity and subvert existing cognition. They use title words such as "review", "reveal secrets", "overturn cases" and "restore the truth" to extract details of history, artificially create confrontation, and attempt to shatter the assessed historical conclusions and ideological consensus. The use of some software in a short period of time to send tens of thousands of different tone, different content but similar expression of speech, forming a large number of one-sided speech, for irrational judgment and even a variety of rumors breeding and growing soil, these wrong statements through mutual infection affect the public, the cost of rumormongering is low, the power of rumors is large, under the influence of herd psychology, individuals will be threatened by the group, Exacerbating the formation of public opinion. Public sentiment and consensus on social values are being tested as never before, and improper handling will be exploited for ulterior motives.

### 2.3 Intelligent media algorithm recommendation, affecting the dissemination of mainstream media

Entering the era of intelligent media, algorithm recommendation is no longer a simple tool of information dissemination. Behind the algorithm is the construction of information and political pattern by capital technology.<sup>②</sup> In the Internet where traffic is king, platform algorithms push personalized information recommendations based on individual behaviors such as browsing, searching, following likes, and forwarding comments, and over-cater to individual preferences. They surround people like a cocoon, forming an information cocoon. Limited homogenized information spreads repeatedly, and the public is wrapped by homogenized information, making it difficult for heterogeneous information to spread. The self is trapped in the state of information closure.

Surrounded by a large number of monotonous, repetitive and ineffective information for a long time, interests, hobbies and values continue to narrow and solidify.<sup>③</sup> The public gradually loses various sources of information and the right to make independent choices, cannot make correct screening and perception, and gradually loses the ability to judge and choose values. Platform capital and interest groups, relying on their original status and discourse advantages, become opinion leaders. Through intelligent algorithm platform pushing, their local dominant opinions gradually rise to the overall opinions, and constantly strengthen the discourse control over the expression of opinions.

### 3. Network guidance countermeasures and suggestions

In the era of big data, with the help of digital technology, we can accurately grasp the laws of social activities in virtual networks, accurately grasp the ideological trends of different strata and different regional subjects, strengthen the management of virtual cyberspace, ensure the influence of mainstream ideology in cyberspace,

and recognize the core socialist values. To promote national rejuvenation and national prosperity, we must consolidate the ideological foundation for the joint efforts of the whole Party and the whole people, that is, to realize the Chinese dream of the great rejuvenation of the Chinese nation, to use the common ideal as a strategic tool for rallying hearts and minds and unifying ideas, to give full play to the theoretical effectiveness of the theoretical system of socialism with Chinese characteristics, and to build a good network ecology full of positive energy and in line with the main theme. We should foster a clean and prosperous cyberspace. We will stimulate the people's enthusiasm for learning, creativity and innovation, and promote core socialist values. In the new era, the "Chinese Dream" and "Yearning for a better life", as national ideologies, have well connected the mainstream ideology with the needs of the broad masses, built common values of the public with common interests, and guided the new practice of online public opinion work.

### 3.1 Ideological guidance: adhere to the guiding position of Marxism in ideology

Marxism is the fundamental guiding ideology. We must always hold high the great banner of Marxism, ensure concentric circles online and offline, and unify our thinking.

First, build a good team to train party and government cadres to master the laws of operation and communication of online platforms and become experts in ideological work from theory to practice. The second is to give full play to the leadership of the Party and the mainstream media, fully mobilize multiple subjects with diversified means, build a good ideological and public opinion field, occupy the online public opinion position, and timely provide mainstream ideological guidance on hot topics, sensitive topics and controversial topics. The third is to build an open communication pattern, create a three-dimensional communication matrix with mainstream media guidance, social media cooperation and we-media participation, expand the groups and platforms for the dissemination of

Marxist ideology, and carry out ideological and public opinion work in a way that they are willing to listen to and understand with the help of the main power of different groups. Fourth, cultivate people's Internet literacy, and guide them to take a firm stand, express themselves rationally, and consciously resist Internet penetration. We should train the public to fight against wrong remarks and wrong directions.

### **3.2 Laws and institutions: Ensure the security of mainstream ideology**

The United States has formulated a series of policies, including the Cyberspace Policy Review, the National Cybersecurity Strategy Report, the International Cyberspace Strategy, and the Cyberspace Action Strategy, to strengthen its control over cyberspace. Learning from the experience of other countries, it is necessary to ensure the security of mainstream ideology through laws and institutional systems.

First, establish and improve a legal system for cyber ideology. At present, China's criminal law stipulates the crime of illegally invading the information system, the crime of destroying the function of the information system, the crime of making and spreading the computer virus and other crimes of destroying the computer program, but it is relatively scattered, lack of direct legal provisions for the security of the network ideology, and has not formed an overall system. The next step is to formulate special laws and regulations according to the actual situation, and establish a new legal and regulatory system that ADAPTS to the work of network ideology. The second is to increase the publicity and education of network security law, improve the effectiveness of laws and regulations, use legal weapons to supervise cyberspace, standardize the professional cultivation and legal bottom line of platform industry practitioners, and build and improve their industry norms system through industry organizations as soon as possible. The third is to establish an online and offline linkage system, establish an online and offline linkage system of socialist core values, promote the concrete

implementation of the socialist values system, and integrate it into various rules and regulations. Fourth, strengthen the implementation of the system construction to all levels and all types of schools, increase the school education of network ideology security, into the classroom, into the daily management, into the mind and other systems, and promote the construction of the key work of the system guarantee system.

### **3.3 Technological innovation: take the initiative to reshape the public opinion field**

It is urgent to improve the independent innovation ability of China's algorithm, and we should actively adopt strategies to deal with it, from passive response to active attack, and reshape the network public opinion field.

First, the implementation of technology independent innovation, core technology breakthrough and research and development, training their own engineers, with Chinese algorithms to build a strong network security firewall. The second is to formulate reasonable rules for pushing information, discard the trap of traffic being king, and overcome the influence of capital control and business logic. In terms of the push rules, it is necessary to push high-quality information, actively guide a healthy and upward public opinion environment, help get rid of the restrictions of the "information cocoon", and expand the radiating power of mainstream media ideology. Third, to build a pattern of multimedia information dissemination, mainstream media must remain open, adhere to multimedia communication as the mainstream ideological dissemination, explore the cooperation between multi-level and multi-types of media, realize information interaction and information sharing, exert linkage effect, and cover all types of terminals and users. The fourth is to cultivate the algorithm literacy of Internet users. Due to the lack of relevant understanding, people are trapped in the "information cocoon" and do not know it. By carrying out relevant activities into classes and communities, we can improve the algorithm literacy of Internet users, especially young

people, and encourage them to become the active builders of algorithm ecology.

### 3.4 Space construction: firmly grasp the right to speak of network ideology

The world today is facing profound changes unseen in a century. New technologies such as artificial intelligence have brought about changes in the ecology of public opinion, and the battle for the right to speak in online virtual space has become the focus of international competition.

First, to adapt to the language system of the network era, to overcome long speeches and mechanical indoctrination, and to use stories from grand narration to micro individual interpretation theory; The use of high-quality video and audio forms to transfer individual aesthetics to group aesthetics, and build the popularization of civilized narrative communication. The second is to achieve stratification and segmentation, use artificial intelligence algorithms to reach the audience, carry out different strategies according to different characteristics of the public, meet the cognitive needs of different groups, make it in line with the acceptance of different groups, and respond to the interests of different audiences in a timely manner. The third is to take the initiative to set positive issues, train their own opinion leaders, highlight the core of China's spirit, and demonstrate China's role as a major country in global governance. Fourth, we should pay attention to the interests and demands of the people and address their needs. We will use online platforms to solicit opinions, conduct research

and discussion, guide netizens to learn theories and policies, and strengthen self-discipline and restraint. We will provide a broad mass base for consolidating the common ideological foundation.

In short, the Internet is a battlefield without smoke. Facing the grim situation of the network struggle, we need to constantly study new problems in practical work, take diversified measures, firmly grasp the leadership, and provide a strong ideological guarantee for the comprehensive construction of a modern socialist country.

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