

Research on the Countermeasures for the Coordinated Development of Digital Economy and Green Finance

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Abstract: The continuous improvement of national economic strength and level will further improve the quality of economic development, promote the rational and effective use of various resources, and add more vitality to economic development. The digital economy and green finance will become the top priority of the national development strategy in the future. The further integration and development between them will promote the development of the national green economy to be more efficient and rapid, and can further promote the transformation and upgrading of the national industrial structure. Through in-depth understanding of the connotation and significance of digital economy and green finance, this paper further explains the significance of the coordinated development of digital economy and green finance for society. In combination with the current development dilemma of the digital economy and green finance, the paper will further explore and analyze the specific practical strategies for the coordinated development of digital economy and green finance, so as to promote the coordinated development between them and comprehensively enhance the power source of sustainable economic development.

1. Introduction

The country has gradually paid more attention to the development of green economy. The report of the 20th National Congress of the Communist Party of China (CPC) mentioned that we should further realize the development goal of the dual-carbon strategy and deepen the concept of green development into the hearts of people. Under the guidance of its development concept, it has extended the green finance industry and built a corresponding green finance development system. The concept of green finance is put forward after careful consideration of environmental protection and sustainable development. It can guide the investment of social funds in a certain direction, help more funds to invest in projects of green sustainable development, and finally realize the transformation and upgrading of industrial structure. The sustainable development of the digital economy injects more scientific and technological strength and vitality into green finance. The important significance of the development of the digital economy is to continuously enhance the vitality of economic development in the region with the help of cloud computing, big data and other information technology means, provide certain professional means for the collation and analysis of internal digital data of enterprises, and thus continuously develop its economic and industrial structure and situation. [1] The coordinated development of digital economy and green finance can

further enhance the powerful power of social and economic development, help the industrial structure continue to develop in the direction of green economy, effectively improve the quality and level of economic development, and promote the rational allocation of resources.

2. The Significance of the Coordinated Development of Digital Economy and Green Finance

2.1. To Promote the Coordinated Development of Economy and Environment

In view of the continuous strengthening of environmental protection and the effective construction of a green and pollution-free environment atmosphere, further promoting the gradual establishment of green and recyclable industrial structure models, and then extending to the financial level is the effective proposal of green finance. The coordinated development of digital economy and green finance can promote the coordinated development between the economy and environment to a large extent. In the process of strengthening environmental protection, we should constantly pay attention to the establishment and shaping of green and sustainable development industries themselves. Specifically, there is an inseparable relationship between the economy and the environment. The emergence of green finance itself is to avoid the recurrence of environmental damage. At the same time, it can also encourage traditional enterprises to continue to innovate and improve the efficiency of the use of resources within the industry. The digital economy can provide some supervision and control for the development of green finance. Through the comparative study of various data in the financial system, we can infer the correct path and methods of the development of green finance, control the development of green finance in enterprises within a controllable range, reduce the harm to the environment as much as possible. To further extend the breadth and depth of the economy on this basis, we will ensure that people can live a happy and healthy life in this environment, and enhance residents' sense of happiness.

2.2. To Assist in the Advanced Construction of Industrial Structure

In the early stage of construction, many enterprises have developed and built more energy-intensive products in order to make the capital return quickly, thus further occupying the market, aggravating the environmental pollution and mass loss of resources, causing irreparable economic losses and regret. Therefore, in order to ensure the effective construction of an environment-friendly society and help the advanced and sustainable adjustment of the industrial structure, the green industry has been derived and the green financial system structure has been built. It has significantly improved and changed the quality and level of economic development. The effective integration and coordinated development between the digital economy and green finance can help the industry realize the upgrading and transformation, strengthen the internal management of the enterprise, improve the working efficiency of the internal staff of the enterprise, and further assist the transformation and upgrading of the industrial structure. Through the effective construction and connection between the internal database and the economic development model, it can improve the efficiency and save time of obtaining diversified information from the enterprise's development process, help the enterprise optimize its operation and management structure, and further realize the rational allocation of the internal resources of the green financial system. Moreover, the further expansion and upgrading of the internal industrial production mode and production type of green finance requires the digital economy to enter into a certain extent with its powerful digital mode to help green finance achieve its innovation and upgrading, thus strengthening the optimization and supervision of the digital economy and the structure of the enterprise's digital mode at all levels, and ensuring the smooth operation of economic development.

[2]

2.3 To Be Conducive to the Rational Allocation of Resources

The effective combination and development between the digital economy and green finance is conducive to the rational allocation of resources, saving energy consumption and damage, and further strengthening the protection and development of key energy, especially the effective monitoring for the use of non-renewable energy. It can also avoid further waste of resources, further give full play to the advantages of various renewable energies, and enhance the vitality of economic development. In particular, the further development of the digital economy can provide more convenient conditions and more inclusive information for various credit and insurance industries in green finance, and can provide investors with certain convenience to invest in green finance through more intuitive and visual data display, and pay attention to regulating the effective attention of the industry to green finance in the production process of enterprises. It can also help producers to further concentrate on promoting the further promotion and development of green and recyclable industries, improve their status and value within the existing industrial structure, strengthen the effective attention to the efficient resource use and resource selection within their enterprises and financial system, pay attention to the further exploration of renewable energy, and improve the further development and construction of production resources. Moreover, the further development of green finance can continuously promote the updating and transformation of digital computing and storage methods within the digital economy, strengthen its close relationship with various economic development models, thus continuously enhance the vitality of the internal economic development in our country, and creating more and more effective methods of economic computing and settlement.

3. Practical Strategies for the Coordinated Development of Digital Economy and Green Finance

3.1. To Pay attention to the Cultivation of Compound Talents

In view of the country's current efforts to strengthen the coordinated development between the digital economy and green finance, it is necessary to continuously strengthen the training of compound talents and the introduction of various high-quality talents, and further strengthen the reserve of talents. It can improve the quality and level of economic development, promote the rational use of resources, and promote the continuous transformation and upgrading of the industrial structure. First, with the substantial expansion and extension of digital technology such as the Internet and cloud computing, it is imperative to strengthen the training and construction of digital talent team. Colleges and universities should continue to strengthen the setting of digital majors, ensure that every student can continuously strengthen their own information technology level in the daily learning process, and improve their ability to analyze and interpret various types of data. It will help them better integrate into the construction trend of digital economic development. Enterprises should also continue to strengthen the salary level treatment, attract more professional digital talents to join, and help the digital economy establish a deep connection and connection with the production and operation of enterprises. Secondly, we should continue to strengthen the effective construction of various training bases, and constantly deepen the height and depth of the integration of industry and education. Enterprises should create a certain range of time and space as well as more innovative ways and means for students to learn digital economy and understand the internal system of green finance, constantly increase the training and attention of "digital + finance" compound talents, get rid of the traditional one-way talent training form and mode, pay attention to the effective play of their subjective initiative, and focus on the comprehensive development and improvement of students, to strengthen their understanding of the internal system of green finance.

3.2. To Establish a Sound Environmental Protection Supervision Policy

In order to enhance the rational use of resources and ensure the sustainable development of the economic structure, it is necessary to continuously establish a sound environmental protection regulatory policy to ensure the effective coordinated development of the digital economy and green finance, and ensure the compatibility between them. Specifically, the government needs to continuously strengthen the supervision of the internal green financial system in the digital era, pay attention to the effective construction and promulgation of various policies and regulations, and legally ensure the standardization of the development of green finance, so that the internal personnel of the financial system can also follow in the process of innovative development of green industrial structure. [3] On the other hand, enterprises should also take advantage of the important advantages of the wide range of dissemination of network information technology, constantly publicize the relevant environmental protection regulatory policies and guidelines, improve the internal legal construction of enterprises, and provide a safe barrier for the effective development of green finance and digital economy. Thus, the development of digital economy and green finance can form a certain mutual reflection, avoid the further waste of human, material and financial resources caused by the dislocation of industrial structure, and improve the efficiency of economic development.

3.3 To Increase Investment in Technology and Finance

In order to form a reasonable development system between the digital economy and green finance, it is necessary to continuously increase the investment in the scientific and technological foundation and financial funds, and further promote the importance of the integration of the digital economy and green finance through various network media, and strengthen the public's attention to the digital economy and green finance. Specifically, the state should rationally allocate the flow of funds and the rate of return on funds, strengthen the preferential policies and certain financial support for the development of green industries, and further reduce the financial pressure on the development of green industries. Due to the long development cycle of green finance and the slow capital withdrawal, the internal capital pressure of enterprises is large. [4] Secondly, we should continue to invest funds in strengthening the construction of digital facilities and the effective development of various digital analysis systems, improve the wage level of relevant staff, lay a solid foundation for the further development of the digital economy, and promote the better coordinated development between the digital economy and green finance.

4. Conclusion

The coordinated development of digital economy and green finance can continuously improve the quality and level of national economic development to a certain extent, further enhance the vitality of economic development, promote the effective improvement of national information technology and resource use efficiency, and realize the further construction and development of national economic strength. It can also continuously improve the internal management and industrial upgrading of enterprises to a certain extent, strengthen the effective storage and protection of all kinds of data information, thus providing a strong and solid foundation for the effective development of green finance.

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