Национальная инфраструктура знаний Китая как индикатор прогресса современной науки КНР

Липенский А. В.
Эксперт по электронным ресурсам
ООО «Датаграмм»

2025 Research Fronts Report

Annual report identifies 110 hot and 18 emerging Research Fronts

Clarivate and the Chinese Academy of Sciences (CAS) released the 2025 Research Fronts, an annual report that identifies key areas of research to watch. This report marks the 12th annual collaboration between the two organizations and was launched at a ceremony held in Beijing.

The rapid development of artificial intelligence is reflected in several emerging fronts highlighted in this year's report. For example:

- In clinical medicine, one emerging front is the applications of the AI language model ChatGPT in the medical and health fields.
- In the biological sciences, a highlighted emerging front is the breakthrough in AI-driven structural prediction and design of biomolecular complexes.
- In economics, psychology, and other social sciences, there is an emerging front on the practical applications and risk management of generative AI in the business domain.

In conjunction with the Research Fronts 2025 report, Clarivate and CAS also published **Research Fronts 2025: Active Fields, Leading Countries/Regions** - a comparative analysis of regional performance across the 128 Research Fronts.

https://discover.clarivate.com/Research_Fronts_2025_EN

DECEMBER 8, 2025

New Clarivate Report Reveals Mainland China as Emerging Global Biopharma Innovation Leader
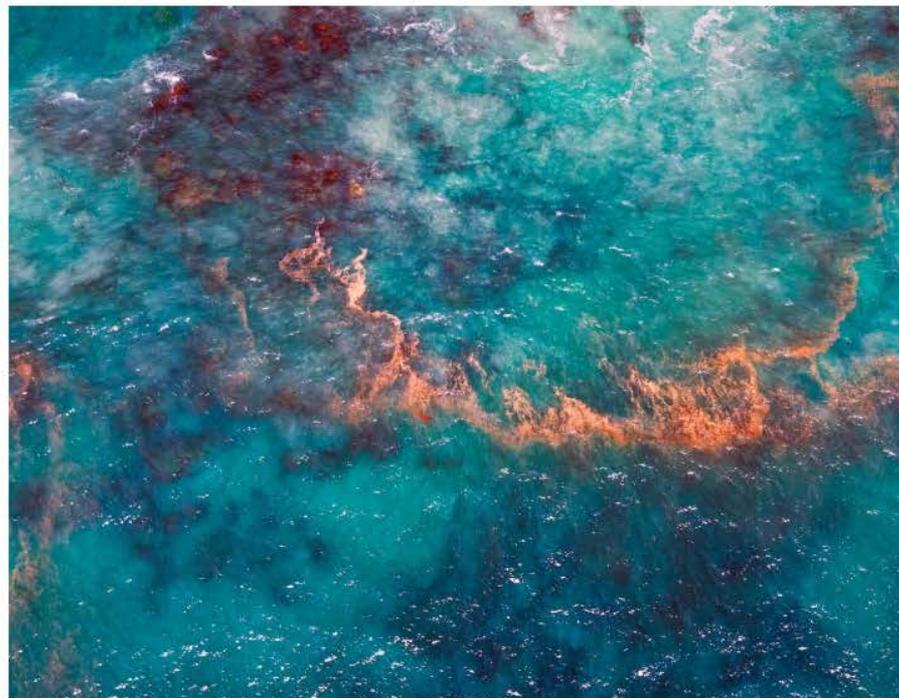
Out-Licensing Deals Reach $50 Billion as Chinese Biopharma Innovators Drive Breakthrough Science

LONDON, U.K. December 8, 2025 Clarivate Plc (NYSE: CLVT), a leading global provider of transformative intelligence, in partnership with Healthcare Executive (E 药经理人), one of the most influential information and resources platforms of the Chinese pharmaceutical industry, today released its latest report, Mainland China Biopharma Innovation 2.0: from rapid growth to quality driven development. The report reveals Mainland China has reached a historic milestone in global pharmaceutical innovation, emerging as the world's second-largest market for first launches of new molecular entities (NMEs), capturing an 18% share in 2024. Now in its seventh year, the report highlights a fundamental transformation of Mainland China's biopharmaceutical sector, from the Innovation 1.0 Great Leap Forward era of rapid expansion to an Innovation 2.0 phase defined by sustainable, quality-focused growth and global recognition.

https://clarivate.com/news/new-clarivate-report-reveals-mainland-china-as-emerging-global-biopharma-innovation-leader/

A landmark insight from Clarivate.

Mainland China is now **the second-largest market for new drug launches**, driving global biopharma transformation. Our latest report, **China Biopharma Innovation 2.0**, reveals how supportive policies, cutting-edge technologies, and strategic partnerships are shaping the future of healthcare.

18%
of global first launches of NMEs

450%
growth in patents since 2020

$50B
in out-licensing deals

38%
share of global TPD publications

Position	Institution	Share 2023	Share 2024	Count 2024
1 ★	Chinese Academy of Sciences (CAS), China	2253.62	2776.90	9445
2	Harvard University, United States of America (USA)	1206.87	1155.19	3915
3 ★	University of Science and Technology of China (USTC), China	651.48	850.60	2609
4 ★	Zhejiang University (ZJU), China	598.53		
5 ★	Peking University (PKU), China	622.03		

Leading Institutions

The 2025 Research Leaders are based on Nature Index data from 1 January 2024 to 31 December 2024.

View table

Country/territory rankings

ⓘ Time frame: 1 September 2024 - 31 August 2025

Using the drop-down menus, choose the region of interest, and filter by subject area or journal group.

Region	Subject or journal group		
Global ▾	All ▾	**Apply**	Reset

Showing | 50 ▾ | from 1 to 50 of 192 results ⬆ **Export table**

Position	Country/territory ◊	Count ◊	Share ◊
1 ★	China	43370	37986.66
2	United States of America (USA)	32455	22202.39
3	Germany	10838	5015.05
4	United Kingdom (UK)	9852	3995.15
5	Japan	5973	3399.18

https://www.nature.com/nature-index/

Nature Research Intelligence Topics

ⓘ **Time frame: 1 September 2024 - 31 August 2025**

The [Nature Research Intelligence Topics](#) are created from networks of articles that cite each other, or articles that are very similar to each other, and we have over 30,000 topics at the most granular level, grouped into a 4-level hierarchy. On the Nature Index we show topics from the 2nd level of the hierarchy that have enough articles to provide insights on the topic.

| All | Applied sciences | Biological sciences | Chemistry | Earth & environmental sciences | Health sciences | Physical sciences | Social sciences |

| Bar | Bubble |

🟦 Applied sciences 🟪 Biological sciences 🟨 Chemistry 🟥 Health sciences 🟦 Physical sciences

5-year topic growth

Position		Topic	% increase	Count
1	⭐	**Organic Chemistry**	+138%	+3271
2	⭐	**Physical Chemistry**	+41%	+2138
3	⭐	**Chemical Engineering**	+97%	+2092
4		**Quantum Physics**	+102%	+1792
5		**Clinical Sciences**	+50%	+1742
6	⭐	**Electrical Engineering**	+2607%	+1434
7		**Bioinformatics and Computational Biology**	+195%	+1425
8		**Immunology**	+269%	+1003
9	⭐	**Macromolecular and Materials Chemistry**	+18%	+952
10	⭐	**Pharmacology and Pharmaceutical Sciences**	+158%	+927

- В 2007 году Китайская академия наук начинает сотрудничество с Thomson Reuters Scientific (сегодня Clarivate) по интеграции Chinese Science Citation Database с платформой Web of Science

- В 2009 г. на платформе Web of Science размещен указатель китайских научных публикаций Chinese Science Citation Database (CSCD)

- CSCD стала первой неанглоязычной базой данных на платформе Web of Science

- В 2020 году Китайская академия наук начинает сотрудничество с Elsevier. Данные CSCD интегрируются в PlumX Metrics для совместно индексируемых журнальных статей

Chinese Social Sciences Citation Index (CSSCI, 中文社会科学引文索引)

- Китайский индекс цитирования в области общественных наук разработан Институтом исследований и оценки китайских социальных наук Нанкинского университета и Гонконгским университетом науки и технологий в 1998 году

- Начал работу в 2000 году

- Охватывает около 500 китайских академических журналов по 25 основным дисциплинам, период с 1998–2025, включая более 1,5 миллиона источников и более 10 миллионов цитируемых документов, так же более 5000 книг

- В Китае является самой авторитетной базой данных цитирования в области гуманитарных и социальных наук

- В настоящее время многие ведущие китайские университеты и институты продолжают использовать CSSCI в качестве основы для оценки академических достижений

登入账号

欢迎您登入CSSCI

用户名：

密码：

登 录　忘记密码？

https://cssrac.nju.edu.cn/

CNKI

- Ключевой проект национальной информационной структуры Китая

- Ведущее национальное научно-исследовательское и информационно-издательское учреждение Китая

- В 1995 г. проект инициирован Университетом Цинхуа и Цинхуа Тунфан Холдинг Групп

- Поддерживается правительством КНР, ЦК КПК, Министерством образования, Министерством Науки и Технологий, Главным управлением по печати и публикациям и Национальным управлением по авторскому праву.

- Продвижение крупномасштабной оцифровки знаний Китая и создание ресурсов и платформы для глобального распространения контента и дополнительных сервисов

- Китайские цифровые библиотечные технологии собственной разработки и онлайн-платформа обмена ресурсами CNKI на передовом международном уровне

Эволюция CNKI

1995 — Цифровое издательство China Academic Journals (CD-ROM). Революция в издательской отрасли КНР

1999 — China Journal Net – официальный запуск первого ресурса из проекта China National Knowledge Infrastructure (CNKI)

2003 — Сотрудничество с Гонконгским университетом, послужившее началом международной экспансии: представительства в Германии, Японии, Южной Корее и на Тайване.

2008 — Релиз Academic Misconduct Literature Check System – системы обнаружения нарушений в академической литературе

2020 — Более 1000 партнеров по всему миру, завершение работы над World Knowledge Big Data Platform. Количество метаданных на иностранных языках достигло 100 миллионов записей.

2023 — Запущена многоязыковая платформа CNKI International Platform, поддерживающая китайский, английский, японский, корейский, русский и арабский языки.

2023 — Релиз Huazhi Large Language Model и CNKI AI

2025 — Представлены революционные решения интегрированных информационных ИИ сервисов 'AI for Library,' 'AI for Knowledge,' and 'ThesisWize.'

Цифровые ресурсы CNKI: локальные и международные
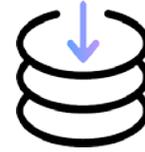

200+
Стран
Международные сервисы

35 тыс.
Организаций
100% охват научно-исследовательских организаций в КНР

150 млн.
Пользователей

2,3 млрд.
Загрузок ежегодно

TOP3
По трафику пользователей

AI Service Matrix

CNKI AI, AIGC Detection, AI Data, AI Pat+……

Technology Foundation

Huazhi LLM, MaaS Platform, AI KBase…

Цифровые ресурсы: World Knowledge Big Data, Ultra-large-scale Cross-industry LLM Corpus...

Самый полный источник: Охватывает более 95% академических публикаций КНР

Высокие академические стандарты: Разработано для университетов, широко используется в процессах академической интеграции.
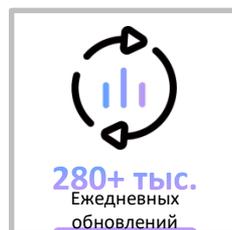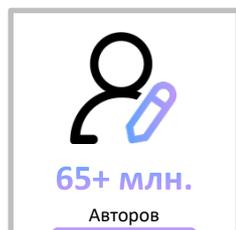
Глубокая связь со знанием: От поиска литературы до новых открытий.

China National Knowledge Infrastructure

CNKI Knowledge Resource Database поддерживает все возможные типы контента. Интегрированы сервисы по работе с научными знаниями на китайском и на иностранных языках, включая поиск литературы, анализ взаимосвязей в цитированиях, оценку литературы и визуализацию данных.

World Knowledge Big Data

690 млн.
Метаданных (КНГ, иностранные)

310 млн.
Полнотекстовых документов

23+ тыс.
Организаций-партнеров

65+ млн.
Авторов

10+
Типов ресурсов

280+ тыс.
Ежедневных обновлений

One-stop Search

AI Discovery & Companion Reading

- **Единая точка доступа:** Быстрый и простой доступ к самым полным академическим ресурсам КНР.

- **Чтение публикаций на разных языках:** возможность чтения публикаций на китайском языке с помощью автоматического перевода при поддержке ИИ ассистента.

- **Унифицированная дискавери система:** Поисковый инструмент высокой точности для отбора и сортировки контента.

- **Сеть знаний:** Визуализация глобального развития знаний, в фокусе которой отдельные публикации.

- **Публикации Online First:** Охватывает ключевые журналы КНР, способствуя стремительному распространению новых открытий.

Коллекции на платформе CNKI

Журналы	Диссертаций	Книги	Материалы конференций	Пресса	Патенты и стандарты	Статистика
▪Академические издания ▪Монографии	»Докторские диссертации »Магистерские диссертации	🔒Ежегодники 🔒Справочные работы 🔒Электронные книги	+Китайские конференции +Международные конференции	❂ Популярная пресса	▶Патенты Китая ▶ Стандарты CNKI	❂Экологическая и социальная статистика ❂ Перепись населения

Цифровые ресурсы

CNKI дисциплины и коллекции

10 Series	Естественные, технические науки, медицина					Социальные и гуманитарные науки				
	Mathematics/ Physics/ Mechanics/ Astronomy	Chemistry/ Metallurgy/ Environment/ Mine Industry	Architecture/ Energy/ Traffic/ Electromechanics, etc	Agriculture	Medicine & Public Health	Literature/ History/ Philosophy	Politics/ Military Affairs/ Law	Education & Social Sciences	Electronic Technology & Information Science	Economics & Management
168 Subject (Subdisciplin)	13	14	15	10	28	24	17	13	10	24

Journals
- 64 million+ Full-text Articles
- 8,630+ Academic Journals
- 3,700+ Titles Back to Founding Years

Dissertations
- 500+ Doctoral & 780+ Master Degree-granting Units
- 7.5M+ Dissertations & Theses

Books
- 18,486 Volumes Books
- 5,400+ Types of Yearbooks
- 12,000+ Reference Works

Proceedings
- 45,000+ Domestic Conferences and International Conferences
- 3 million+ Articles

Newspapers
- 709 Major Newspapers
- 17.85 million+ Articles

Patents
- 57.4 million+ Chinese patent records
- since 1985

Standards
- 610,000+ Standards

Achievements
- 1.2 million+ Achievements

Statistics
- 2918 Types
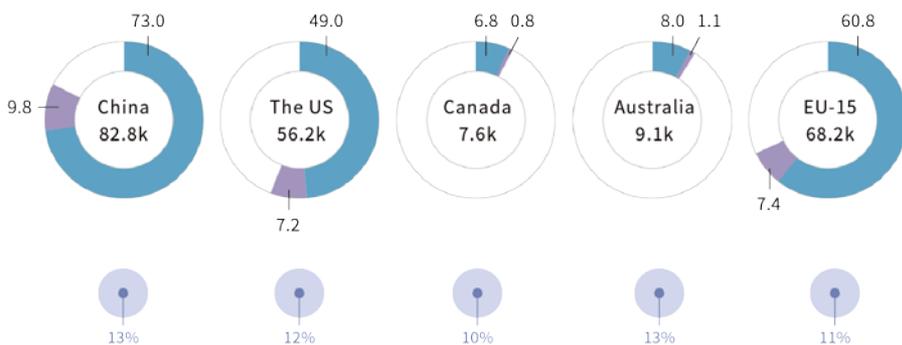- 34660 Volumes of Statistical Data
- 1251076 Indicators

Почему CNKI?

Высокие показатели цитирования – признание

13% научных работ Китая входят в число 10% самых цитируемых в мире, что сопоставимо с показателями США и Европейского союза. По доле в 1% самых цитируемых статей Китай занимает первое место в мире· (Digest of Japanese Science and Technology Indicators 2022, NISTEP)
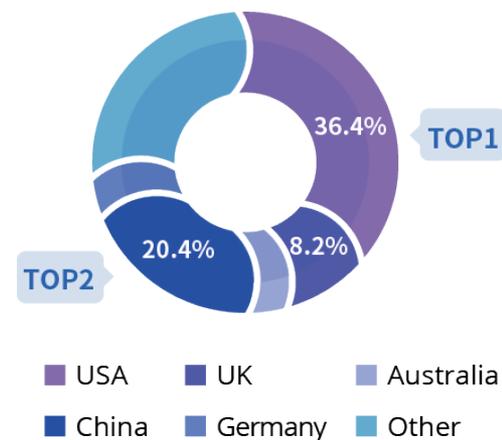
Качество публикаций НИИ КНР

7 китайских исследовательских институтов входят в десятку лучших в мире по объему научных работ. (Nature Index 2024 Research Leaders)

Стремительный рост количества высокоцитируемых авторов

В 2024 году в Китае насчитывалось 1405 высокоцитируемых исследователей, что составляет 20,4% от общего числа в мире. (Clarivate 2024 Highly Cited Researchers)

Volume of papers in the top 10% and top 1%: China, USA, Canada, Australia and EU-15.

Proportion of Top 10% Highly Cited Papers by Country

	73.0	49.0	6.8 0.8	8.0 1.1	60.8
China 82.8k	The US 56.2k	Canada 7.6k	Australia 9.1k	EU-15 68.2k
9.8	7.2			7.4
13%	12%	10%	13%	11%

TOP1 36.4%
TOP2 20.4%
8.2%

USA UK Australia
China Germany Other

Доступ к коллекциям из проекта
China National Knowledge Infrastructure
в Финансовом университете
при Правительстве Российской Федерации

China Academic Journals Full-Text (серия J - Economic & Management)

https://oversea.cnki.net/res/category/journal?language=EN

Academic Reference (в рамках Национальной подписки, РЦНИ)

CNKI. China Academic Journals Full-text Database

China Academic Journals Full-text Database (ресурс CNKI - China National Knowledge Infrastructure).

China Academic Journals Full-text Database (CJFD) — крупнейшая и постоянно обновляемая база данных китайских журналов, содержащая более 70 миллионов полнотекстовых статей. CJFD охватывает 99% всех научных журналов, издаваемых в Китае, с полным доступом ко всем дисциплинам с более чем 10 000 журналов, разделенных на 10 серий, 168 тем, и более 3000 подтем.

Полнотекстовый доступ для Финансового университета предоставлен к коллекции **(J) Economics & Management**, состоящей из более 1392 названий ведущих научных китайских журналов по экономике и менеджменту. Доступный архив - с 1994 года по настоящее время.

Публикации на китайском языке и рефераты на английском языке.

Основные данные:

- Архив: 1994-настоящее время
- Язык: китайский с английским интерфейсом
- Страна: Китай
- Количество названий: более 10 000
- Периодичность: непрерывные обновления
- Формат: полный текст

https://library.fa.ru/resource.asp?id=857

Subject ▾ | 🔍 | 🧠 AI

✕

Academic Journals Database

Online First Journals/Literature

Introduction to New Publishing Models

Realizing the integrated retrieval of Chinese and foreign periodicals. Among them, there are more than 8630 kinds of Chinese academic journals, which includes more than 1970 kinds of core journals of Peking University and more than 4560 first published online journals dating back to 1915 and totaling more than 65 million full-text articles. Academic journals in foreign languages include more than 75,000 kinds of journals from more than 900 publishing houses in nearly 80 countries and regions, covering 96% of JCR journals and 90% of Scopus journals and dating back to the 19th century and containing more than 95 million titles in foreign languages, which can link to full text.

Journal Navigation

‹   ›

Integrated Design Method and Application for Copper Waterstop ...	Water Power	2026-02-10 18:38
金融监管强化背景下企业财务审计质量提升的机制研究	中国金融知识仓库	2026-02-10 18:36
Superconducting dual-resolution single-photon detectors with pa...	Electronic Measurement Tech...	2026-02-10 18:35

More>>

Академические издательства КНР

Journal Navigation ▼

Journal Title / Foi ⌄ | Enter search term | 🔍 | 🧠 AI

Journal Navigation > Subject Navigation > (J) Economics & Management

Subject Navigation

ALL   Academic Journals   Online First Journals   Century Journals Project   Open Access

(A) Mathematics/ Physics/ Mechanics/ Astronomy > (875)

Total **1387** results ◀ 1 / 67 ▶

☐ Core Journals   By Comprehensive IF⬇ ⌄   ⊞ ☰

(B) Chemistry/ Metallurgy/ Environment/ Mine Industry (1084)

中国工业经济
CHINA INDUSTRIAL ECONOMICS
1 2026

China Industrial Econo...

[Online First]
[Enhanced Publishing]
Combined IF: 48.895
Comprehensive IF: 36.247

管理世界
1 2025·第42卷

Journal of Managemen...

[Online First]
[Enhanced Publishing]
Combined IF: 37.304
Comprehensive IF: 24.764

经济研究
ECONOMIC RESEARCH JOURNAL
2025 12

Economic Research Jo...

[Online First]
[Enhanced Publishing]
Combined IF: 28.117
Comprehensive IF: 21.954

(C) Architecture/ Energy/ Traffic/ Electromechanics,> etc (1308)

(D) Agriculture (622) >

数量经济技术经济研究
JOURNAL OF QUANTITATIVE & TECHNOLOGICAL ECONOMICS
1 2026

Journal of Quantitative ...

[Online First]
[Enhanced Publishing]
Combined IF: 25.472
Comprehensive IF: 19.122

40
中国农村经济
ZHONGGUO NONGCUN JINGJI
2025 12

Chinese Rural Economy

[Online First]
[Enhanced Publishing]
Combined IF: 23.824
Comprehensive IF: 17.280

改革
REFORM
2025 12

Reform

[Online First]
Combined IF: 22.185
Comprehensive IF: 15.365

(E) Medicine & Public Health (1365) >

(F) Literature/ History/ Philosophy (1498) >

Article

○ Issue Browse　○ Column Browse　○ Statistics and Evaluation　○ Enhanced Publishing

Subject

Search in the Journal

Online First

Online First(All)

| All | 2024 | 2026 |

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2024

2023

2022

2021

2020

2019

2018

2017

2016

2015

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| Monetary Policy Uncertainty and Big Tech Credit: Micro Evidence from Credit Behavior of Small and Micro Enterprises *Online First*　Chinese Full Text | Song Ke;Liu Jialin;Qian Zongxin;Huang ... | 2026-02-04 09:42:16 |

| The Impact of Expressway Toll Waivers on Regional Economic Growth *Online First* Chinese Full Text | Lyu Dan;Yan Yurui;Zhang Juntao; | 2026-02-03 17:12:43 |

| Constructing Internet Infrastructure, Narrowing Digital Divide, and Improving Welfare: A Study Based on Quantitative Spatial General Equilibrium *Online First* Chinese Full Text | Liu Yingjie;Zhang Xun;Cai Yulong; | 2026-02-03 14:14:35 |

| Digital Trade Rules, New Comparative Advantage, and International Division of Labor Reshaping: Based on Double Inspection of Trade Volumes and Product Categories *Online First*　Chinese Full Text | Li Chengming;He Mengya;Dong Zhiyong; | 2026-02-03 13:01:33 |

| Scale the "Small Courtyard and High Fence" in Groups:U.S. Export Controls and Chinese Enterprises' Joint Innovation of Key Digital Technologies *Online First* Chinese Full Text | Cai Weiyi;Qin Sijia;Meng Xiaoqi; | 2026-02-03 12:54:53 |

| Delisting Risk and Corporate Strategic Choices: An Empirical Study Based on the Gradual | Xiong Xiong;Li Yuhong;Gao Ya; | 2026-02-03 |

China Industrial Economics

China Industrial Economics

📄 Online First   🖥 Enhanced Publishing

🏅 Core Journals   🏅 AMI顶级   🏅 CSSCI

🏅 社科基金资助期刊

Basic Information

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Post Release Code：82-143

Start Year of Publication：1983

Fold⌃

Publication Information

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Subject Name：工业经济

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Downloads：22272284

Cites：691155

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Combined IF：48.895

Comprehensive IF：36.247

This journal is included in the following databases：

Chinese Social Science Citation Index ▾

Journals from Peking University "A Guide to the Core Journals of China"：

1992年(第一版),1996年(第二版),2000年版,2004年版,2008年版,2011年版,2014年版,2017年版,2020年版,2023年版

This journal is included in the following databases：

2018版A刊权威;2022版A刊顶级

Journal Honors：

第三届(2005)国家期刊奖获奖期刊;经济学;中国最具国际影响力学术期刊;

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Budget Rigidity and Taxation Flexibility: A Study on Corporate Income Tax Prepayment

Chinese Full Text

FAN Zi-ying   WEI Jia-yu   College of Public Finance and Investment, Shanghai University of Finance and Economics

上海财经大学财税投资学院

Abstract: Under the rigid constraints of budgetary expenditures, local governments often need to dynamically adjust the rhythm of fiscal revenue mobilization in accordance with the sequential progress of budgetary outlays to ensure the smooth implementation of the annual budget. Without disrupting enterprises' actual tax burden, adjusting the timing of corporate tax payments serves as a low-cost solution that can effectively alleviate the temporal mismatch between fiscal revenue and expenditure. Through s... More

Keywords: corporate income tax prepayment; budget revenue execution progress; NTB-LTB merger reform;

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☐ 3 人民币结算对东北地区外贸企业融资约束的缓解作用探究 [Online First]	卢涵月	中国金融知识仓库	2026-02-09 10:03			🔽 📄 ☆ ❞ AI
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☐ 5 穿透式监管背景下财务公司风险管理的路径研究	顾爽	China Management Informationization	2026-02-09	3		🔽 📄 ☆ ❞ AI
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Literatures

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Analysis on the Risk Resolution Path of Small and Medium-sized Banks in China Chinese Full Text

Guo Xiaobei   Jiang Liang   He Mingyuan

中国民生银行   中国建设银行四川省绵阳分行

Abstract: Despite the large number of small and medium-sized banks in China, they generally suffer from small scale, lack of management experience and insufficient market experience, resulting in their weak risk resistance and major cases. This paper firstly introduces the connotation, characteristics and transmission mechanism of small and medium-sized bank risks, deeply analyzes the root causes of the current small and medium-sized bank risks, and through comparing and analyzing the successful experienc... More

Keywords: small and medium-sized banks; bank risk management; systemic financial risk; capital adequacy; non-performing asset disposal; internal governance; digital transformation; open banking; banking supervision;
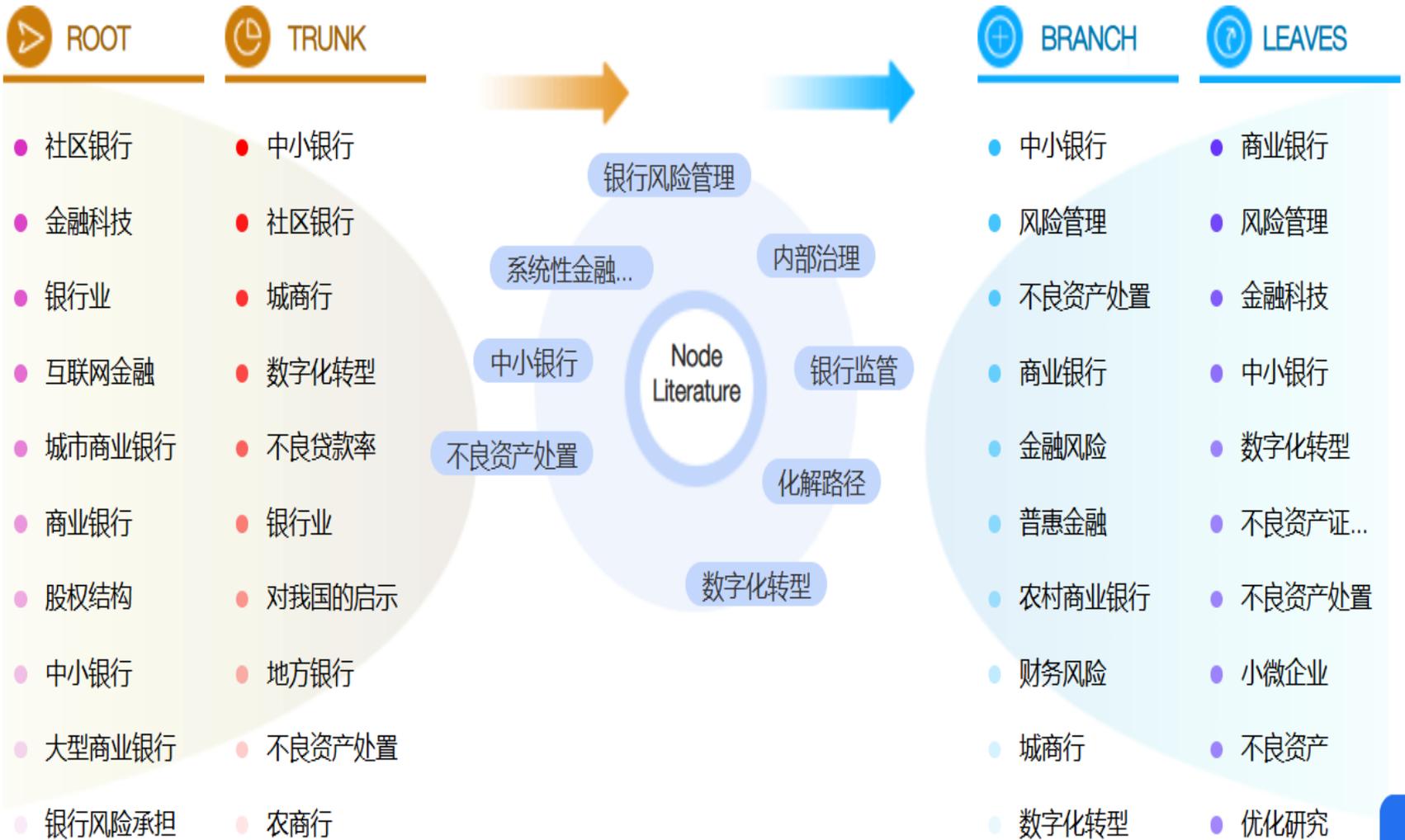
Series: (J) Economics & Management;(G) Politics/ Military Affairs/ Law

Subject: Economy Law;Finance

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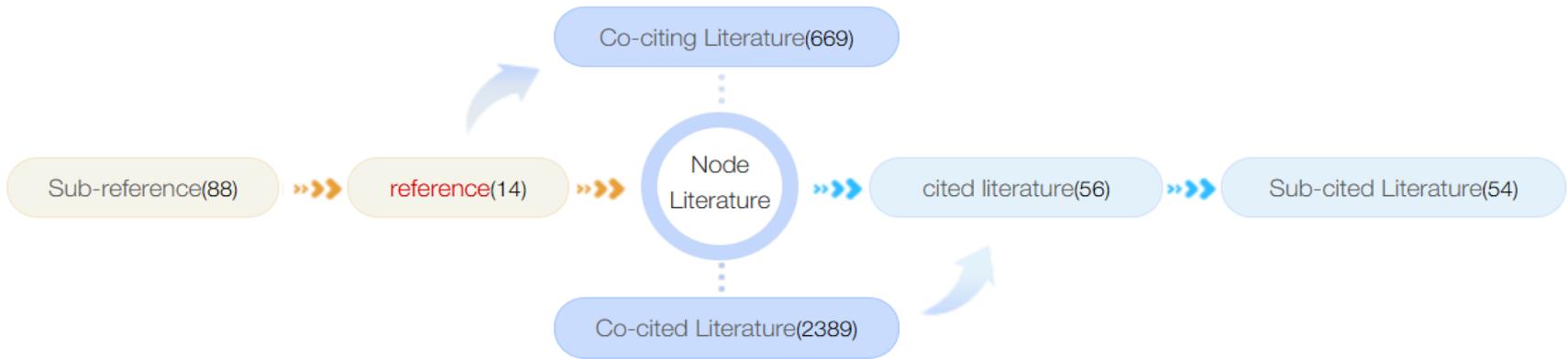- 银行业
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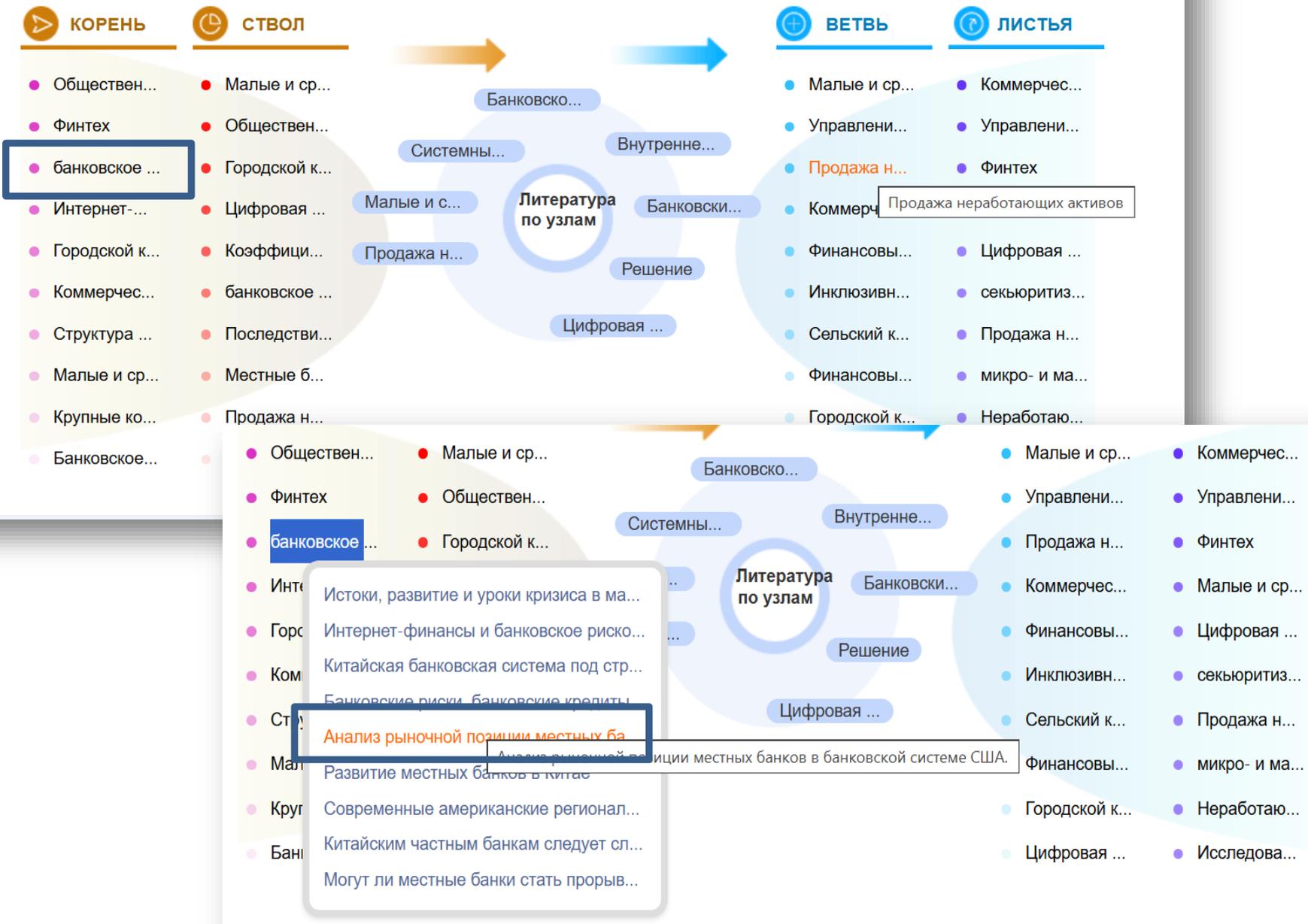
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社区银行在美国银行体系中的市场地位分析

严谷军

浙江大学经济学院 浙江杭州310027

Abstract: 社区银行活跃于美国的银行体系之中。虽然,与其在银行数量上所占的绝对多数相比,社区银行在银行业务整体中的市场份额要小得多,但是,在部分特定种类的银行业务及服务一些特定区域上其发挥着极为关键的作用。尤其是在对小企业、家庭农场主和中低收入存款人的服务方面,其扮演着相当重要的角色。
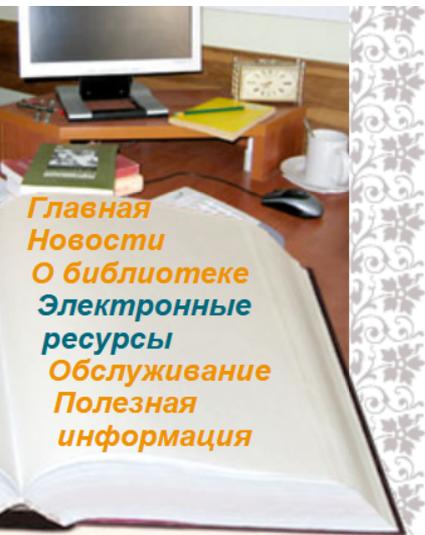
Keywords: 社区银行; 市场份额; 小企业贷款; 农场贷款;

Series: (J) Economics & Management

Subject: Finance;Market Research and Information

Classification Code: F837.12

Online Release Time: 2007-10-19 (The online publication date of CNKI does not represent the print publication date of the article.)

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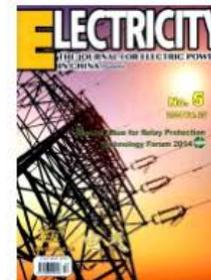
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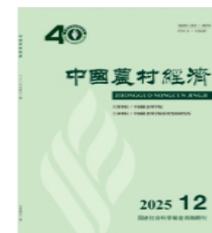
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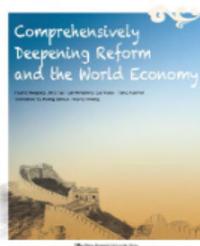
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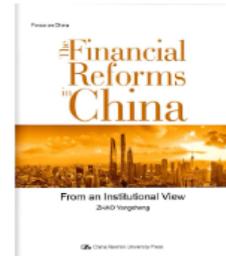Comprehensively Deepening…
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Enhancing Customer Experience through Risk Perception,Social Media Use,and CSR Practices:Empirical Studies from Pakistan

美娜 (Mehnaz)

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Abstract

This study aims to explore the interplay between three critical factors risk perception,social media use,and corporate social responsibility(CSR)practices and their collective impact on enhancing customer experience.This study contributes to understanding how CSR initiatives can complement risk perception strategies in fostering positive consumer perceptions. The first dimension:Based on the research model,we explored the impact of consumer attitude towards potential risks associated with E-purchase.This dimension examines how perceived risks influence consumer behaviour in online shopping,shaping attitudes toward e-purchasing.As online shopping expands in emerging markets,secure payment systems and transparent policies are vital in mitigating perceived risks and increasing consumer trust in e-commerce.This study investigates the impact of risk factors on online shopping intentions and the mediating role of consumer attitudes on e-shopping.Survey data from 618 respondents showed that product,privacy,and financial risks significantly negatively impact consumer attitudes toward online shopping.However,a favourable return policy concern can positively impact consumer attitudes,increasing online shopping intentions.The study also shows that non-delivery risk does not significantly impact consumer attitudes,indicating a minor role of intermediaries.Post hoc analysis confirmed that consumer attitudes fully influence the impact of risk factors on online shopping intention. The second dimension involves the increasing influence of social media as a primary channel for

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论文题目：通过风险感知，社交媒体使用和企业社会责任实践来增强客户体验：巴基斯坦的实证研究

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作　　者：＿＿＿＿美娜＿＿＿＿＿＿＿

专 业 名 称：＿＿管理科学与工程＿＿＿＿

通过风险感知，社交媒体使用和企业社会责任实践来增强客户体验：巴基斯坦的实证研究
Enhancing Customer Experience Through Risk Perception, Social Media Use, and CSR Practices: Empirical Studies from Pakistan

研究生：美娜

指导教师：闫相斌

北京科技大学经济管理学院

北京　100083，中国

Doctor Degree Candidate: Mehnaz

Supervisor: Prof. Xiangbin Yan

School of Economics and Management

University of Science and Technology Beijing

30 Xueyuan Road, Haidian District

Beijing 100083，P.R. CHINA

Chapter 1 Introduction

1.1 Study Background and Problem of the Research

1.1.1 Background of the Research

In recent years, in a modest global market, customer experience has been recognized as a critical issue of business achievement. However, businesses in developing countries face exclusive challenges that complicate their capacity to deliver excellent customer experience. These challenges include political volatility, rapidly evolving technology, economic instability, and diverse cultural dynamics. In contrast to developed markets, where customer experience strategies are well-established, businesses in developing countries must navigate multifaceted, complex issues to expand customer satisfaction and loyalty [1-3].

Three factors, risk management, social networking site (SNS) usage, and corporate social responsibility (CSR), have developed as key drivers that can influence customer experience in Pakistan. So far, the connection between these factors and their combined influence on customer satisfaction remains underexplored, mainly in Pakistan. There is a crucial need for empirical research that examines these unified elements and their impact on customer experience in these regions.

Risk management, usually focused on financial stability and activity, now encompasses the comprehensive challenge of maintaining customer attitude and loyalty in volatile environments. In developing countries like Pakistan, where economic instability, political disorder, and varying market conditions dominate, businesses are particularly inclined to risks that can directly affect consumer perceptions. These risks, such as product quality issues, supply chain disturbances, and security anxieties, often discriminate in emerging markets [1].

Businesses that fail to manage these risks effectively challenge customer assurance and hinder customer retention. Customers in developing countries are more prone to risk due to previous experiences with fraud, exploitation, or defective services [2, 3]. Consequently, risk perception practices that effectively address both customer-facing risks and are crucial for building trust[4]. So far, few studies have focused on how businesses in Pakistan can adjust risk perception frameworks to meet these exclusive challenges, making this an important area for future research [5].

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is presented below based on the gender, age, education, and marital status of the respondents.

Table 3-1 displays the primary attributes of the respondents' profile percentages. Out of the 618 participants, it is noteworthy that the majority (61.5%) identified themselves as female, while 38.5% identified as male. In terms of age distribution, 4.2% of participants were under 18 years old, 27.3% were between 18 and 24 years old, 38.7% were between 25 and 34 years old, 13.9% were between 35 and 40 years old, 14.6% were between 41 and 50 years old, and 1.3% were above 50 years old. Concerning marital status, the test predominantly indicates individuals who are single/bachelor (37.5%) or married (61.4%), while only 0.9% reported being separated or widowed.
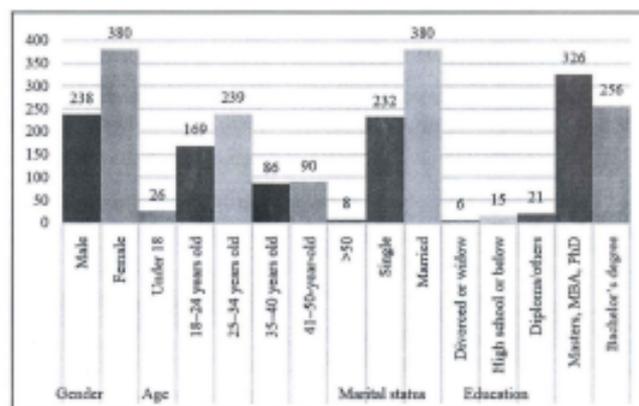
Figure 3-2 Demographic Characteristics of Respondents E-Purchasing

Regarding education level, just over half (52.8%) of the members possessed a post-graduate degree, such as a Masters, MBA, or PhD.

Resources

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Chinese Terms	English Terms	Source	ISBN
并靠限度	double banking width limit	China National Committee for Terms in Sciences and Technologies	
电子银行业务	electronic banking	China National Committee for Terms in Sciences and Technologies	
木材归楞	piling; stacking; banking	China National Committee for Terms in Sciences and Technologies	
锥体护坡	quadrant revetment; truncated cone banking	China National Committee for Terms in Sciences and Technologies	
补机	banking locomotive	China National Committee for Terms in Sciences and Technologies	
锥形护坡	truncated cone banking	China National Committee for Terms in Sciences and Technologies	
焦炉焖炉	banking for coke oven	China National Committee for Terms in Sciences and Technologies	
单一银行制	unit banking system	An English-Chinese and Chinese-English Dictionary of Statistical Terms	7-5037-3196-6
抵押银行	mortgage bank, mortgage banking	An English-Chinese and Chinese-English Dictionary of Statistical Terms	7-5037-3196-6
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Book Chapter

○ **Financial Risk Management: Railway Projects in India**

Sekhri Manika;Khan Suhail

Recent Developments in Sustainable Built Environment:Select Proceedings of ICSBE 2024   Volume , Issue , 2026, PP 135-148

摘要: The paper discusses the critical financial risks associated with railway projects in India, emphasizing their complexity and the challenges they present. These risks, including cash flow issues and cost escalations, are prevalent during both the construction and post-construction phases. The paper identifies key risk management techniques essential for minimizing these financial impacts. It highlights the importance of precise pre-project planning, accurate budgeting, and proactive management to...

关键词: Risk response;Mitigation;Financial management techniques;Railway projects;Causes of risks;Pre-planning;Assessment of risks

Book Chapter

○ **Research on the Influence Mechanism of ESG Performance on Enterprise Financial Risk**

Zhou Linyun;Guo Xuemeng

IEIS 2024:Proceeding of the 11th International Conference on Industrial Economics System and Industrial Security Engineering   Volume , Issue ,

2026, PP 113-125

摘要: Under the background of the "dual-carbon" strategy, China vigorously promotes the concept that "Lucid waters and lush mountains are as good as mountains of gold and silver." It actively advocates the ESG principles. ESG performance provides non-financial information to stakeholders from three dimensions: environment, social responsibility, and corporate governance. Therefore, studying the influence of ESG performance on corporate financial risks is of great significance. This article takes Chine...

关键词: ESG performance;Financial risk;Debt financing costs

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Journal

Assessing the Severity of Financial Risk Factors in Public–Private Partnership Projects Through Multiple Case Studies in Saudi Arabia

Badr T. Alsulami;Abdulrehman M. Al Abbasi

Advances in Civil Engineering   Volume 2025, Issue 1, 2025, PP 2926651-2926651

摘要: Public–private partnerships (PPPs) have gained prominence as a mechanism for developing and implementing public infrastructure projects. However, these projects are inherently exposed to financial risks, necessitating a comprehensive understanding of the likelihood and potential impact of these risks. This article presents a mixed-methods approach to identify and evaluate the likelihood and impact of financial risk factors in PPPs. The study adopts a two-stage methodology. In the first stage, a ...

关键词: financial risk factors;financial risks;PPP projects

Journal Research Article

Predictive Power of Financial Risk Factors: An Empirical Analysis of Default Companies:

M Jayadev

Vikalpa   Volume 31, Issue 3, 2006, PP 45-56

摘要: This paper provides empirical evidence on the significance of financial risk factors in predicting default companies. Traditionally, credit decision process is built on accounting ratios derived from financial statements of the borrower. Combining various ratios through application of multivariate statistical techniques and testing their predictive power has been popular in credit risk quantification. Altman's Z-score model is the most acceptable model in this category.;In this paper, three form...

关键词: Credit Risk;Default Prediction;Financial Risk Factors;Multiple Discriminant;Analysis;Non-performing Assets

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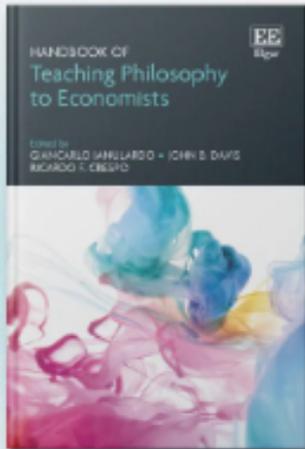
'This *Handbook* promotes the critical and reflective capacities which economists can acquire from philosophy.'
— Sheila Dow, University of Stirling, UK

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