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Study on the impact of digital finance on rural talent inflow and income growth under rural revitalization

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Abstract: *The implementation of rural revitalization strategy is an inevitable requirement to realize the Chinese dream of the great rejuvenation of the Chinese nation. With the rapid development of digital finance, the implementation of rural revitalization strategy has injected new vitality. This paper will verify the impact of digital financial information innovation on rural talent inflow and income growth from both theoretical and empirical levels. The results show that: digital financial information innovation is an important driving force of rural revitalization; Digital financial information innovation can produce convenient and low-threshold digital financial products, reduce the threshold of financial services, promote innovation and entrepreneurship of rural residents, increase employment, promote the inflow of rural talents, and broaden the channels of rural residents' resource allocation, thus increasing residents' income. Further analysis shows that the impact of digital financial information innovation on rural talent inflow and income growth will also show significant differences due to the level of economic development, digitalization degree and urbanization rate in different regions. Therefore, promoting rural revitalization should go hand in hand with local economic and technological development.*

Keywords: *Digital finance; Information innovation; Talent inflow; Revenue growth; Rural revitalization*

1. Introduction

Since its reform and opening up, China's economy has grown at an impressive rate, drawing both domestic and international attention. This growth is evident not just in economic statistics but also in the enhanced living standards of its people, marked by increased purchasing power, better housing, and improved education and healthcare. Cultural and recreational needs have also been more adequately met. However, this rapid development has highlighted the issue of wealth disparity, particularly between urban and rural areas, challenging social stability and sustainable growth. Addressing this, China has prioritized common prosperity, focusing on rural revitalization as a key strategy. This comprehensive approach includes economic, social, cultural, and educational development, supported by government policies, financial investment, and talent cultivation. The Rural Revitalization Strategic Plan (2018-2022) outlines specific goals and measures, emphasizing the importance of diverse talents in achieving these objectives and advancing towards a modern socialist society.

Recent advancements in artificial intelligence, cloud computing, and big data have spurred the growth of digital finance, which merges information technology with traditional financial services. This evolution offers new avenues for increasing farmers' incomes by enabling rural residents to engage in financial activities like payments, loans, wealth management, and insurance more efficiently. Digital finance lowers the barrier to financial services, addressing gaps left by traditional finance, and enhances service security and reliability through improved risk assessment technologies, thereby supporting rural financial stability and risk management.

Despite challenges such as lower educational levels and financial literacy among rural populations, digital finance continues to drive income growth and foster high-quality rural development. The Action Plan for Digital Rural Development (2022-2025), released by the Cyberspace Administration of the CPC Central Committee and other departments, emphasizes enhancing rural financial services, improving payment systems, and establishing agricultural credit platforms. It advocates for the use of big data and specific scenarios by financial institutions to streamline credit approvals and encourages insurance companies to adopt technologies like satellite remote sensing for online agricultural insurance processes.

Traditional financial institutions are innovating with digital technologies to develop products such as mobile payments, internet banking, and online lending platforms. These tools provide rural residents with

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access to microloans, market information, and sales channels, facilitating informed decision-making and supporting activities like agricultural sales, value-added services, and rural tourism, thereby boosting incomes. Additionally, digital finance is attracting skilled professionals to rural areas, where they contribute to the rural revitalization strategy through digital platforms, bringing new energy and expertise to these communities.

However, when financial institutions apply digital technology, Internet and other technologies to produce digital financial products through information innovation, how do they promote the inflow of rural talents and drive the increase of farmers' income? This paper will explore this issue through theoretical analysis and empirical test

2. Literature review and theoretical model

2.1 Literature review

2.1.1 Rural revitalization and digital economy

To advance Chinese-style modernization, it is essential to strengthen the agricultural foundation and drive comprehensive rural revitalization. Zhang (2018) explored the origins, significance, and theoretical foundations of the rural revitalization strategy, outlining its core principles and proposing practical implementation pathways.[1] Zhang(2018) also developed an evaluation index system focusing on five key dimensions: industrial prosperity, ecological livability, cultural vibrancy, effective governance, and improved quality of life. [2] Wang and Feng (2019) emphasized the alignment of rural tourism with national development goals, highlighting its role in boosting agricultural efficiency, increasing farmers' income, and promoting urban-rural integration. They identified rural tourism as a vital pathway to rural revitalization. [3] Sun and Chen (2020) noted the interconnectedness of poverty alleviation and rural revitalization, arguing that their integration is supported by theoretical, policy, and practical conditions. [4] Cao and Wang (2020) further stressed the intrinsic link between targeted poverty alleviation and rural revitalization, emphasizing their shared goals and mutual reinforcement in practice. [5] Zhao (2020) demonstrated, through the case of Pingwu County, how returning migrant worker entrepreneurs have enhanced cultural literacy, poverty alleviation, and rural governance, contributing significantly to rural development. [6] Deng (2021) analyzed the case of Yaozhihe Village, proposing strategies for endogenous poverty alleviation and rural revitalization, including effective governance, industrial prosperity, cultural identity, and ecological protection. Their findings highlight the need for an integrated approach to achieve sustainable rural development. [7]

Zhu and Chen (2023) highlighted that while China's digital rural development has improved overall, significant regional disparities remain, with a clear "east-central-west" gradient. Digital rural development has particularly benefited grain production, narrowing regional gaps, though the eastern region still shows the largest disparities and highest contribution rate. Spatial correlation is evident, with regions of similar digital development levels clustering geographically. [8] Guo and Miao (2023) identified two pathways through which the digital economy drives rural industrial revitalization: "agriculture +," which enhances agricultural efficiency across production stages, and "digital +," which integrates digital technologies into rural industries, extending the agricultural value chain and fostering urban-rural integration for high-quality rural development. [9] Shen and Fang (2024) explored how social capital engages in digital rural construction through models like independent investment, government-agency collaboration, and public welfare participation, driven by trust, network cooperation, and benefit-sharing mechanisms. [10] Su (2024) observed a steady rise in the coordinated development of China's digital economy and rural revitalization, with a spatial pattern of "high in the east and low in the west" and clustering of similar development levels, reflecting the uneven yet interconnected progress across regions. [11]

2.1.2 Digital finance and rural revitalization

Numerous scholars have extensively studied digital finance and its impact on rural revitalization, talent inflow, and rural residents' income. Huang (2019) used provincial data from 2011 to 2015 to demonstrate that digital inclusive finance significantly reduces poverty, showcasing its potential as a tool for rural development. [12] Xie (2021) reinforced this by analyzing provincial panel data, showing that advancing digital inclusive finance supports rural revitalization and helps bridge the urban-rural divide. [13] Yin (2022) reviewed recent research on digital inclusive finance's role in rural revitalization, synthesizing key findings and identifying trends to provide a comprehensive understanding of its transformative potential. [14]Gao (2021) highlighted that digital finance significantly impacts personal

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income, employment, lifestyle, and skills, potentially mitigating rural brain drain by enhancing financial access and creating economic opportunities. [15]Yu and Cong (2021) added that digital finance optimizes resource allocation, including human capital, addressing industrial mismatches and promoting talent development. [16]Zeng and Qi (2020) found that digital finance significantly boosts agricultural productivity in China, enhancing rural incomes through improved efficiency and broader financial access. [17]Feng and Song (2021) noted that while digital finance elevates living standards, its impact is stronger in urban and eastern regions, highlighting the need for equitable policy measures to bridge regional disparities. [18]

2.2 Theoretical Model

Digital financial informatization innovation refers to financial innovation and development based on digital technology and information technology. Financial institutions increase investment in science and technology, combine digital information technology with their own business, and create shared, convenient, low-cost and low-threshold digital financial products. In practice, scientific and technological progress can improve the production process, improve production efficiency and productivity. The introduction and innovation of new technologies can make the same amount of resources can produce more products and services, thus promoting economic growth, and digital financial information innovation is the performance of technological progress. Therefore, based on the theory of macroeconomic growth, this paper constructs the Cobb- Douglas production function of digital financial informatization technology innovation and financial institution output:

$$Y = AG^{\alpha}K^{\beta}N^{\gamma} \tag{1}$$

Where Y is the output of financial institutions (digital financial products), G is the scientific and technological input of financial institutions (digital financial informatization technology innovation), K is the production capital input, and N is the labor input.

Take the logarithm of both sides:

$$LnY = LnA + \alpha LnG + \beta LnK + \gamma LnN \tag{2}$$

Take the derivative of both sides with respect to t and set dt=1:

$$\frac{\Delta Y}{Y} = \frac{\Delta A}{A} + \alpha\frac{\Delta G}{G} + \beta\frac{\Delta K}{K} + \gamma\frac{\Delta N}{N} \tag{3}$$

As can be seen from the above formula, when financial institutions increase their input in science and technology, the output will also increase, and the shared, convenient, low-cost and low-threshold digital financial products will be produced, and this process is the process of digital financial information innovation.

2.2.1 Digital financial informatization innovation and talent inflow of financial institutions

Firstly, Digital financial products foster a stable rural financial environment, attracting social capital and integrating leading enterprises with farmer cooperatives. They enhance rural industrial chains, improve production efficiency, and create non-agricultural employment opportunities, ultimately attracting talent to rural areas.Secondly, Leveraging big data and AI, digital financial products assess credit and risks, improving rural residents' access to funds. This supports innovative entrepreneurship, boosts confidence, and encourages active participation in rural economic development, creating jobs and attracting human resources.

Thus, proposition 1 is obtained: financial institutions create digital financial products with low threshold through digital financial informatization innovation, promote the development and growth of rural industries and farmers' innovation and entrepreneurship, expand the job market, increase employment, attract more talents into rural areas, and achieve rural revitalization.

2.2.2 Digital financial informatization innovation and revenue growth of financial institutions

First of all, Digital financial products enable efficient government disbursements, such as subsidies, insurance, and pensions, directly to farmers' accounts. This reduces intermediaries, enhances allocation efficiency, and minimizes fund misuse. They also support agricultural projects by providing financing channels, risk management, and supervision, boosting farmers' income.Secondly, These products offer diverse investment options, including savings, wealth management, and stocks, allowing farmers to tailor asset allocation to their risk tolerance. This improves returns on property income. Additionally, digital finance facilitates leasing idle land or property, enabling farmers to earn rent or benefit from value

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appreciation, further increasing income.

Therefore, proposition 2 is obtained: Financial institutions can produce more convenient digital financial products through digital financial information innovation, promote the government to implement fiscal policies more efficiently, broaden the channels for farmers to allocate assets, promote farmers to increase income, and thus realize rural revitalization.

3. Variable selection and the model set

3.1 Model set

In order to study the digital innovation can promote talents into financial informatization, increasing household income, build panel empirical model is as follows:

$$Y_1 = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \lambda \quad (4)$$

$$Y_2 = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon \quad (5)$$

In the above formula, $Y_1$is the rural employed population, Y_2 is the per capita disposable income of rural residents, X_1 is the digital financial information innovation, X_2 is the inclusive financial digital index, X_3 is the coverage index, and X_4 is the urbanization rate.

3.2 Variable selection

3.2.1 Core variables

(1) Income of rural residents

Referring to the common practice in academia, this paper selects the per capita disposable income of rural residents in each province to measure the income level of rural residents, and on this basis, studies the impact of digital financial information innovation on the income growth of rural residents.

(2) the rural talent flow

Talents go to the countryside to show their skills in units or enterprises, contribute to rural development, and then realize rural revitalization. The inflow of rural talents is mainly reflected in the expansion of rural labor market and the increase of rural labor population. To do this, select in the provinces rural employment population to measure rural talent into digital financial information based on the research of rural talent into effect.

(3) digital innovation financial informatization

In order to measure the degree of digital financial informatization innovation, this paper chooses the depth of use index in the Digital Inclusive Finance Development Index developed by Peking University as the proxy variable.

3.2.2 Control variables

Given that varying levels of economic development across provinces can influence rural residents' income and the inflow of talent, these factors were taken into account. Drawing on the research of Wang (2018), the urbanization rate was selected as a control variable to measure the proportion of talent in a given region. [19] Additionally, since disparities in the development level of financial technology (fintech) across provinces can affect the attractiveness of regions to talent, the coverage breadth and digitization level of the Digital Inclusive Financial Development Index, developed by Peking University, were chosen to gauge the development level of fintech.

To address potential endogeneity issues, the study referenced the work of scholar Qiu (2018) and selected the Internet broadband penetration rate as an instrumental variable. [20] This choice was based on the consideration that while the Internet penetration rate has a relatively weak direct impact on rural revitalization, digital financial innovation heavily relies on the widespread availability of the Internet. Therefore, the Internet broadband penetration rate serves as a suitable proxy for the enabling environment required for digital financial innovation, making it an appropriate instrumental variable for this study.

3.2.3 Variable descriptive statistics

This paper selects the data of 31 provinces in China from 2011 to 2020 for empirical analysis. The relevant data are mainly obtained from China Statistical Yearbook, China Provincial Yearbook, China

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Rural Statistical Yearbook and other channels over the years. Internet broadband penetration rates are from the China Internet Network Information Center. The descriptive statistics of variables are shown in Table 1.

Table 1 Variable names and descriptive statistics.

Variable name (units)	Number of data	Mean	Standard	minimum	maximum
Service depth	310	5.19	0.65	1.91	6.19
Rural residents' disposable income (yuan)	310	9.35	0.44	8.27	11.63
Rural employed population	310	6.97	1.08	4.66	8.51
Degree of digitization	310	5.51	0.70	2.03	6.14
Breadth of coverage	310	5.06	0.84	0.67	5.98
Urbanization rate (%)	310	-0.58	0.24	-1.48	-0.11
Internet broadband penetration rate (%)	310	-1.69	0.49	-3.18	-0.79

4. Empirical analysis

4.1 Digital innovation of rural talent into financial informatization impact analysis

4.1.1 Description of model results

To test the impact of digital innovation in talent on financial informatization, hybrid two - stage least squares regression was conducted, and the results are shown in Table 2. From columns (1) and (2) of the regression results, whether control variables are added or not, digital financial informatization innovation has a significantly positive effect on talent inflow. Specifically, without control variables, the digital financial informatization innovation coefficient is 0.20 and passes the test at the 5% significance level. After adding control variables, the coefficient is 1.03 and passes the test at the 1% significance level. In column (3), after adding the instrumental variable, the digital financial informatization innovation coefficient is 2.64 and passes the test at the 1% significance level. Thus, based on the empirical analysis results, it can be concluded that digital financial informatization innovation can promote talent flow.

Table 2 Results of the impact of digital financial informatization innovation on the employed population

	(1) Employed population(OLS)	(2) Employed population(OLS)	(3) Employed population (2SLS Phase 2)
Use depth	0.20**	1.03***	2.64***
	(0.09)	(0.26)	(0.98)
Digitalization level		-0.18	-0.39*
		(0.17)	(0.21)
Coverage breadth		-0.45**	-1.45**
		(0.22)	(0.63)
Urbanization rate (%)		-0.82***	-0.96***
		(0.32)	(0.34)
Constant term C	5.94***	4.41***	2.20
	(0.50)	(0.65)	(1.47)
Sample size	310	310	310

Note: ***, ** and * are significant at 1%, 5% and 10% levels respectively, and the numbers in brackets are standard errors, the same below.

4.1.2 Robustness test

In this paper, OLS, ML and FE methods are used for regression, and the results are shown in Table 3.

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It can be seen from the regression results of columns (1), (2) and (3) that the coefficient of digital financial informatization innovation is always significantly positive, indicating that digital financial informatization innovation pair can promote talent inflow. It can be seen that Proposition 1 holds.

Table 3 Robustness test

	(1)OLS	(2)ML	(3)FE
Variable Name	Employed population	Employed population	Employed population
Use depth	1.04* (0.49)	0.15*** (0.04)	0.15*** (0.04)
Constant term	4.41* (1.81)	6.41* (0.35)	6.43*** (0.24)
Control variable	YES	YES	YES
Sample size	310	310	310

4.1.3 Heterogeneity analysis

Inter - regional factors like economic structures and population sizes can notably affect digital financial informatization innovation's impact on talent inflow. To address regional disparities, this study divides China into eastern, central, and western regions and conducts separate regression analyses. The results in Table 4 show that:

Digital financial informatization innovation positively impacts talent inflow in all regions. The regression coefficients are 0.83 for the east, 0.56 for the central, and 1.34 for the west, all passing significance tests. This empirically shows its effectiveness in promoting talent inflow across these regions.

Comparing the coefficients, digital financial informatization innovation has a stronger effect on talent inflow in the west. This could be due to the west's relatively underdeveloped economy, offering more opportunities for talents. Also, its high growth potential makes rural areas more appealing to talent, fostering rural prosperity and contributing to rural revitalization.

4.1.4 Analysis of model results

Firstly, digital financial informatization innovation positively impacts talent inflow to rural areas. As Table 4 shows, relevant coefficients increase with control and instrumental variables, passing significance tests. Traditional financial institutions, via digital tools, create accessible products, which encourage rural entrepreneurship, jobs, and talent attraction, promoting rural revitalization.

Secondly, control variables such as digitization degree and urbanization rate influence this impact. Their negative coefficients indicate that in remote areas, digitization and urbanization disparities can limit digital finance's role in attracting talent. Thus, targeted policies are required to address regional imbalances.

Table 4 Heterogeneity analysis of digital financial informatization innovation on the employed population

	(1) Eastern	(2) Central	(3) Western
Variable Name	Employed population	Employed population	Employed population
Use depth	0.83*** (0.42)	0.56** (0.21)	1.24** (0.53)
Constant term	0.80*** (0.30)	1.33 (0.92)	6.13*** (2.06)
Control variable	YES	YES	YES
Sample size	110	80	120

4.2 Analysis of the impact of digital financial informatization innovation on income growth

4.2.1 Description of model results

To study how digital financial informatization innovation affects residents' income, this research uses mixed regression and the two - stage least squares (2SLS) method. Table 5 shows the results. In columns

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(1) and (2), whether control variables are included or not, digital financial informatization innovation positively impacts residents' income. Without control variables, the coefficient is 0.51 (significant at 1%). With control variables, the coefficient is 0.46 (also significant at 1%). In column (3), after adding instrumental variables to deal with endogeneity, the coefficient rises to 1.41 and is still significant at 1%.

Empirical results show that digital financial informatization innovation effectively boosts residents' income. This highlights the potential of digital financial innovation to improve economic welfare, especially in rural areas, by increasing access to financial services, promoting entrepreneurship, and creating new income - generating opportunities.

Table 5 Effects of digital information innovation on rural residents' income

	(1) Resident Income (OLS)	(2) Resident Income (OLS)	(3) Resident income (2SLS Phase 2)
Use depth	0.51***	0.46***	1.41***
	(0.03)	(0.05)	(0.27)
Digital level		-0.04	-0.17***
		(0.03)	(0.06)
Coverage breadth		-0.05	-0.64***
		(0.04)	(0.17)
Urbanization rate (%)		0.91***	0.83***
		(0.06)	(0.10)
Constant term C	6.70***	7.96***	6.64***
	(0.13)	(0.13)	(0.40)
Sample size	310	310	310

4.2.2 Robustness test

In this paper, three methods of OLS, ML and FE were used for regression, and the results are shown in Table 6. As can be seen from the regression results in columns (1), (2) and (3), the coefficient of digital financial informatization innovation is always significantly positive, indicating that digital financial informatization innovation can promote residents' income growth. Thus, proposition 2 is true.

Table 6 Robustness test

	(1)OLS	(2)ML	(3)FE
Variable Name	Resident income	Resident income	Resident income
Use depth	0.46***	0.28***	0.20***
	(0.06)	(0.05)	(0.06)
Constant term	7.96***	8.36*	9.33***
	(0.24)	(0.26)	(0.29)
Control variable	YES	YES	YES
Sample size	310	310	310

4.2.3 Heterogeneity analysis

Inter - regional economic structures, population size, and other factors can influence the effect of digital financial informatization innovation on resident income growth. Hence, this paper divides China into the eastern, central, and western regions and conducts separate regressions to explore if there are differences in the income - increasing effect of digital financial informatization innovation across different regions. The results are presented in Table 7.

As shown in columns (1), (2), and (3) of the table, digital financial informatization innovation has a significant positive impact on residents' income in all regions. Specifically, the regression coefficient of digital financial informatization innovation is 0.40 in the eastern region, 0.27 in the central region, and 0.34 in the western region, all of which have passed the significance - level test. Based on these empirical results, it can be concluded that digital financial informatization innovation can effectively promote the growth of residents' income in the eastern, central, and western regions.

Upon further comparison of these coefficients, it is found that digital financial informatization innovation can better promote residents' income growth in the eastern region. This may be because the eastern region has a relatively higher level of economic development compared to other regions. Its

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relatively developed technological and financial innovation ecosystem provides favorable conditions for the development of digital finance. As a result, it can offer more financial products and services to meet the diversified needs of residents, promote capital flow and economic activities, thus driving the growth of residents' incomes and contributing to rural revitalization.

Table 7 Heterogeneity analysis of digital financial informatization innovation on rural residents' income

	(1) Eastern	(2) Central	(3) Western
Variable Name	Resident income	Resident income	Resident income
Use depth	0.40***	0.27***	0.34***
	(0.08)	(0.07)	(0.06)
Constant term	7.70***	8.21***	7.50***
	(0.30)	(0.32)	(0.28)
Control variable	YES	YES	YES
Sample size	110	80	120

4.2.4 Analysis of model results

First of all, digital financial information innovation has a significantly positive impact on the growth of residents' income, that is, digital financial information innovation can promote the growth of residents' income. It can be seen from the results in Table 5 that after adding control variables and instrumental variables, the coefficient of digital finance informatization innovation increases from 0.51 to 1.41, and passes the significance level test. It is reflected in the fact that traditional financial institutions carry out information technology innovation by using digital technology, Internet and other technologies to create convenient and low-threshold digital financial products to meet the diversified needs of residents, promote capital flow and economic activities, thus driving the growth of residents' income and promoting rural prosperity. Secondly, in terms of control variables, the effect of digital financial information innovation on talent inflow will also be affected by the degree of digitalization and urbanization rate to a certain extent. Specifically, the coefficients of digitalization degree and urbanization rate are − 0.17 and 0.83 respectively, and both pass the significance level test, which means that there are a variety of other factors that will affect the growth of residents' income. It has affected the implementation of the rural revitalization strategy.

5. Research conclusions

The empirical results show that: First, digital financial information innovation provides shared, convenient, low-cost and low-threshold digital financial products for rural areas, which can significantly promote the inflow of rural talents, increase residents' income, and achieve common prosperity. Second, according to the heterogeneity analysis results, the income and employment of rural residents will be affected by various factors such as regional economic development level, digitalization degree, urbanization rate, etc. These differences limit the economic effect of digital financial information innovation on rural revitalization and hinder rural revitalization. Therefore, the implementation of rural revitalization and local economic development must promote each other and promote together.

With the continuous deepening and promotion of China's rural revitalization strategy, training and introducing various professional talents are becoming more and more critical to the economic transformation and agricultural modernization of rural areas. Talent is regarded as an important driving force to promote the development of rural areas, so the realization of rural revitalization must give priority to the development of human resources to overcome the challenge of talent bottleneck.

In the rural revitalization strategy, digital finance plays a crucial role. Through the use of digital technology and information technology, digital finance combines digital information technology with its own business to produce digital financial products that are shared, convenient, low-cost and low threshold, thereby lowering the threshold of financial services and increasing the income of rural residents. The development of digital finance has provided a broader development space for rural revitalization and brought more opportunities and vitality to rural areas.

At the same time, the information-based innovation of digital finance has created job opportunities for rural areas, attracting financial and information technology professionals to work in rural areas. This provides a platform for talents to display their talents, enabling them to give play to their professional knowledge and innovative capabilities in rural revitalization, promoting the flow of talents into the

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countryside and injecting new vitality into rural revitalization.

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