

# An Innovation Searching for Prospering Financial Reformation e.g. ETF and Economy GDP Enhancement with Indian Cities & Shandong and Fujian Provinces on Scientists' Analysizing Behavior and Judgement by Sustainability

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Copyright © 2025 The Author(s): This is an open-access article distributed under the terms of the Creative Commons Attribution 4.0 International License (CC BY-NC) which permits unrestricted use, distribution, and reproduction in any medium for non-commercial use provided the original author and source are credited.	<p><i>The ETF(exchange traded fund) as an important finance tool will wield its effectiveness continually in stocks market and fund dealing with investors. Meantime, it has the advantage e.g. construction narrating and common burden risk two ones which own the low cost and high transparency. So it has the personality and market relationship so as to avoid future big risk mainly. It is included in Zhifu Bao &amp; Wechat as a service item for us to use and invest for satisfying our enhancing request day by day. Thereby, the financial reformation like ETF as a funds enables to educate in subject for learner to grasp its content so that he can process funds dealing behavior. It has an advantage pursuit in an exchange and for decreasing risk somewhat with portfolio concept. Moreover it may trace one defining index like Hushen 300 index representing all the composition ones with that index of 300 ones actively in exchange. On the other side, the national &amp; regional GDP(gross domestic product) with different ones can monitor the entire economy activities within one year and more than one year like ten years. As for enhancing that one the economy activities including consuming business behavior and working at advanced factories for earning money and even retirement salary simultaneously. Thereby the working position will become an important thing for us to earn more money for the sake of using after retirement. Certainly our consuming behavior can increase the goods quantity and quality that may activate economic thriving one. Thereby enhancing GDP has to promote high-technology product with owning a better beneficial price for us to earn more money for stabilizing our old years. Please try to consider if one has no enough money how he may live normally and happily many years later, hereby we must put our capital into the Social Security Bureau with enough money and time more than 20 years. At the same time the scientist must write their papers continually to famed journal so as to maintain some achievement in research activity. Hence he may acquire titled as an academician in China academy of Science &amp;Engineering maintaining a permanent title which may carry out bonus permanently per month after he becomes old. We must continually process our research on innovation field to find new phenomenon and project in detail subject. Don't forget to cooperate with others already grasping some internal cause-effect relation to enlarge the relevant skill into products which may bring in new wind on the searching route of technology.</i></p>
	<b>Keywords:</b> prospering economic GDP enhancement; financial reformation; ETF; innovation; scientist; sustainably; Shandong and Fujian Provinces; Indian city.

## 1. Introduction

The GDP (gross domestic product) which indicates national economic status has provided an important role in every aspect in the world. So that the population increasing rate would be maintained for the sake of raising high-technique product with the entire industrial chain constantly which might enhance our new-quality-productivity. Hence we should consider the effective factors for example the population quantity, new quality productivity with high-technique etc. Like big plane electric vehicle battery AI robot quantum computer medicine making disease diagnosis AI(artificial intelligence) ocean source space exploration etc. other ones. Low population is enable to offer high life &quality with improving GDP per capita value. Meanwhile, it can enhance the national whole GDP value and help us to boost the economic recovery and many things to do. So the certain population is about to improve our national confidence some degree and make us to become priority one as early as possible even the super-country to lead the world to leadership right.

In contrast, the GDP increasing rate may play a significant role with regulating population increasing rate mutually and cooperatively. Hence the two aspects may be emphasized and paid attention to in thriving the whole national economic developed degree through enough wielding our generations positively and efficiently by our government institution endeavor and evaluation. For the sake of making relevant policies and allocating capital into the necessary industries the corresponding strategic plan needs to be made under various background and entities. Then the according monitor and estimation will be followed and estimated periodically and frequently by the observer in government's institution. At last as to the developed speed in one nation the corresponding population increasing quantity and high-technique product producing will be discussed and considered more preciously and correctly according to the near past years experience and variation.

Therefore, the high-technique products will be completed through wielding our scientist &senior Engineers coordination tightly for the sake of reviving the industrial and tertiary modernization. We should constantly look for and seek the new quality productivity sustainably so as to take place of our traditional industry becoming modernity. An innovation industry like new energy electric generator will be in front of our path forwards, so that the corresponding tactic must be put up and seek the opportunity and fortune in order to burden our responsibility quickly and not to forget recommend the fitting one to appoint new occupation. Like the Bole identified horse or Maosui self-recommended the recommendation will be represent one aspect for our human resource department to consider and evaluate the

recommended included a full research room with a set of computer high-technique instrument &device, subordinate, subsidiary staff, salary, house, welfare etc. a series of work so as to appoint his new occupation reasonably and willingly. [1~11]

## 2. Discussions

The GDP might be significant with exciting our scientist and engineers confidence for the sake of enhancing our high-technology product constantly with an innovation view. As knew it can take up new industrial innovative result for us to pursuit and grasp knowledge and experience armed by new technology spirituality which may last long time until next generation innovation exhibition completely and clearly. We can image the world one hundred years later we know some scenarios from the novel story and movies. There will be many ship-crafts that is to be created with advance technology and they fly from one place to another for the sake of completing save human mission. Maybe our earth-out-space &planet will be conquered somewhat so as to save earth resource and safe they have to transit into near planet for the reserving another route once the earth risk occurring we must get away the earth, or we will die in earth. No matter what will be we primarily seek to enhance our industrial product for promoting our GDP value, that is best way to want doing firstly. [12~17]

### 2.1 Analysis of the Limitations of ETF Funds [1]

Exchange-traded funds (ETFs), with their advantages of low cost and high liquidity, have become an important tool for investors in asset allocation. However, they also have many limitations that need to be taken seriously. First, tracking error is inevitable. ETFs aim to replicate the performance of a specific index, but due to factors such as management ability and transaction costs, their actual returns often deviate from the underlying index, affecting investment outcomes. Second, liquidity risk becomes prominent during market turmoil, especially for smaller industry ETFs, where problems such as widened bid-ask spreads and difficulty in trading may occur.

Thirdly, deviations between price and net asset value occur from time to time. ETFs trade on the secondary market, and their prices are easily influenced by sentiment, leading to premiums or discounts and causing investors to bear additional costs. Moreover, the operational threshold and transaction costs pose challenges for retail investors. Although the per-trade fee is low, frequent trading accumulates high costs, and there is no option for automatic regular investment, which is not conducive to long-term disciplined investment. A more profound issue lies in the fact that ETFs tend to rise with the market but lack a mechanism to cushion losses during downturns, resulting in an asymmetry in risk and return. Additionally, their passive

nature makes it difficult to capture structural opportunities, such as small-cap catch-up stocks or new listings, thereby limiting the potential for excess returns. In conclusion, while ETFs have their advantages, investors should rationally recognize their limitations and carefully allocate them based on their risk tolerance and investment goals. ETFs offer diversification by pooling together a variety of assets, which helps reduce individual investment risk. They trade like stocks on exchanges, providing flexibility and real-time pricing throughout the trading day. However, some niche or leveraged ETFs may carry higher risks and are not suitable for long-term holding. When selecting ETFs, consider factors such as expense ratios, tracking accuracy, liquidity, and underlying index composition to align with your financial goals and risk tolerance.

## 2.2 What's ETF [2]

ETF, which stands for "Exchange Traded Fund", is also known as "Exchange-Traded Fund". In simple terms, you can think of it as a "shopping package filled with a basket of securities". It can be bought and sold on the exchange just like stocks, and it can also be subscribed and redeemed like a regular fund. It goes up (order food), and you just need to keep an eye on the entire market or a certain industry (select the package), and by buying the corresponding ETF, you can enjoy the average return of this basket of assets, which is both convenient and safe.

To help you understand it more intuitively, I have broken down its core definition, operation principle, and the differences between ETFs and ordinary stocks for you. **A. Core Definition: Three Key Words.** We can break down this complex concept of ETF into three parts for analysis as

below. I. Exchange-Traded (Exchange): It is listed on a stock exchange and traded like a stock. During trading hours (9:30-11:30 in the morning, 13:00-15:00 in the afternoon), you can see its price fluctuate in real time. You can buy or sell it whenever you want. II. Open-Ended (Traded): It has the characteristics of an open-ended fund, allowing subscription and redemption. Although ordinary investors mainly trade in the secondary market, large funds (such as institutions) can exchange a basket of stocks with the fund company for ETF shares, or exchange the shares back into a basket of stocks. Index Fund (Fund): Its essence is a passive-managed fund. It does not expect the fund manager to "guess" the market; instead, it simply tracks a specific "index" (such as the CSI 300 Index). **B. Operation Principle:** Why is it called "a basket of"? The core logic of ETF is replication. Suppose there is an "Fruit Basket" index, stipulating that it must contain 10 apples, 5 bananas, and 3 oranges. I. Index: It specifies what fruits are in the basket and how many of each. II. ETF Fund: The fund manager actually follows this recipe and buys 10 apples, 5 bananas, and 3 oranges from the market, packs them into a basket, and then packages this basket as a product for you to sell. III. For you: You don't need to go to the fruit stand and buy apples, bananas, and oranges separately. By buying this "Fruit Basket" (ETF), you are equivalent to owning all the fruits (stocks) in it at once. The average return of assets is both convenient and safe.

## 2.3 Stocks change in market

The sectors increasing amount tendency would show that <Paper making>~<Commercial aerospace> realized 4.8%~3.1% accordingly in terms of Table 1 with the big main-force net amount and capital.

Table 1 The sectors increasing amount tendency. [3]

Name	Increasing amount, %	Main force net amount	Main force capital, billion yuan
Paper making	4.8	-0.37	1.1
Chengfei concept	3.8	3.45	15.5
Air-plane engine	3.45	1.56	24
Motor	3.3	4.2	7.5
Military equipment	3.2	2.0	30
Commercial aerospace	3.1	0.63	56

## 2.4 The Mumbai &Delhi Capital etc. city GDP analysis

The Mumbai &Delhi Capital etc. GDP showed 43~26 billion yuan by Delhi capital~Calcutta in terms of Figure 1 in 1979 shown the Mumbai prosperous economy capacity whilst the y-y indicated 1.5%~4% by them `accordingly exhibiting their middle development steps. At the same

time, the Mumbai city following the Mumbai became the middle position with 44 billion yuan and 13% y-y value in 1979.

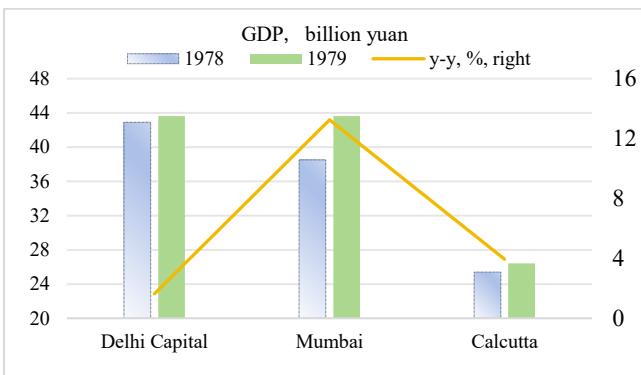


Figure 1. The Mumbai & Delhi Capital city GDP rank [4]

Furthermore, the Mumbai &Delhi Capital etc. GDP showed 1.3~0.6 billion yuan by Mumbai ~Calcutta in terms of Figure 2 in 1979 shown the Mumbai prosperous economy capacity whilst the y-y indicated 2.4%~4% by them 'accordingly exhibiting their middle development steps. At the same time, the Mumbai city following the Delhi capital became the middle position with 1 billion yuan and 4.5% y-y value in 1979.

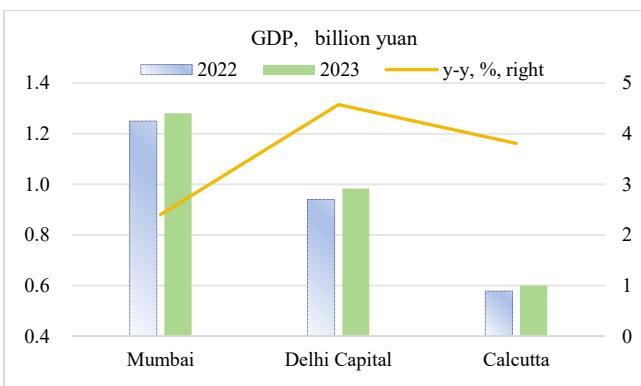


Figure 2. The Mumbai &Delhi Capital city GDP ranking I [4]

At last, the Mumbai &Delhi Capital etc. GDP showed 893~638 billion yuan by Bangalore ~Hyderabad in terms of Figure 3 in 2023 shown the Bangalore prosperous economy capacity whilst the y-y indicated 1.7%~1.76% by them 'accordingly exhibiting their lower development steps. Meantime, the Chennai city following the Bangalore became the middle position with 744 billion yuan and 2% y-y value in 2023.

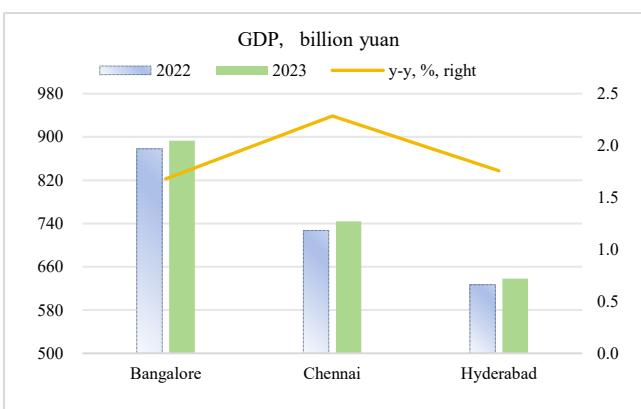


Figure 3. The Indian Bangalore &Chennai etc. city GDP ranking [4]

## 2.5 The Shandong &Fujian provinces GDP ranking

The Shandong &Fujian provinces GDP ranking showed 195 &77 billion dollars by Shandong &Fujian in terms of in 2003 Figure 4 shown the Shandong prosperous economy capacity whilst the y-y indicated 21%~13% by them 'accordingly exhibiting their high development steps.

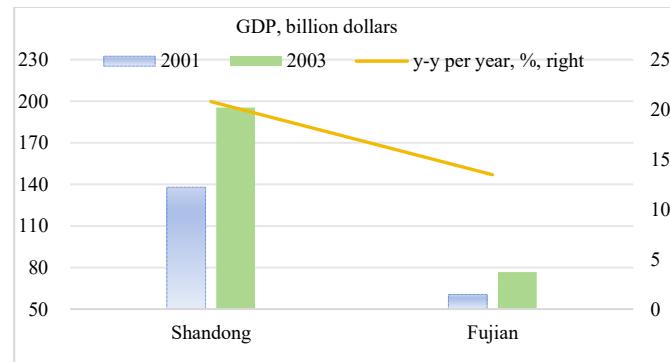


Figure 4 The Shandong &Fujian provinces GDP ranking in 2001~2003. [4]

Furthermore, the Shandong &Fujian provinces GDP ranking showed 1,384 &811 billion dollars by Shandong &Fujian in terms of in 2024 Figure 5 shown the Shandong prosperous economy capacity whilst the y-y indicated 3%~2% by them 'accordingly exhibiting their lower development steps.

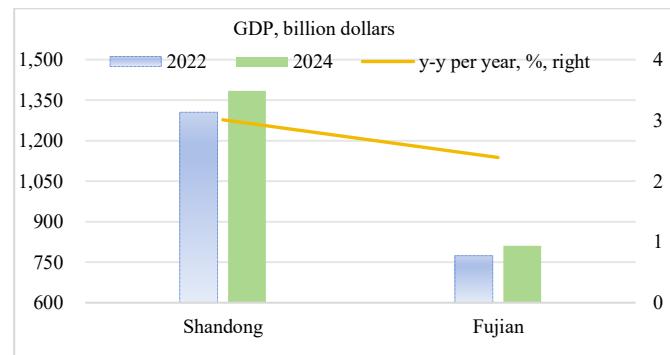


Figure 5 The Shandong &Fujian provinces GDP ranking in 2022~2024. [4]

## 3. Conclusions

The ETF as an important finance tool will wield its effectiveness continually in stocks market and fund dealing with investors. Meantime, it has the advantage e.g. construction narrating and common burden risk two ones which own the low cost and high transparency. So it has the personality and market relationship so as to avoid future big risk mainly. It is included in Zhifu Bao &Wechat as a service item for us to use and invest for satisfying our enhancing request day by day. Thereby, the financial reformation like ETF as a funds enables to educate in subject for learner to grasp its content so that he can process funds dealing behavior. It has an advantage pursuit in an exchange and for decreasing risk somewhat with portfolio concept. Moreover it may trace one defining index like

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## Ethic Declarations

The authors declared that there were not conflicts of interest to disclose.

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