

JOURNAL OF CONTEMPORARY FINANCE AND ECONOMICS

CONTENTS

- LU Xian-xiang. On the Market Failures during the Development of Low-Carbon Economy
- WANG Qiao. On the Orientation of China's Tax System Reform under the Conditions of External and Internal Economic Imbalances
- HU Yuan-cheng. Construction of Sovereign Debt Crisis Warning System:
A Study Based on Data from Emerging Market Countries
- SONG Hua. The Impact of Servitization Strategy on Relational Capital and Relational Performance:
Evidences from China's Industrial Enterprises
- QIN Rong-sheng. On the Development of Cloud Computing and Its Challenges to Accounting
and Auditing



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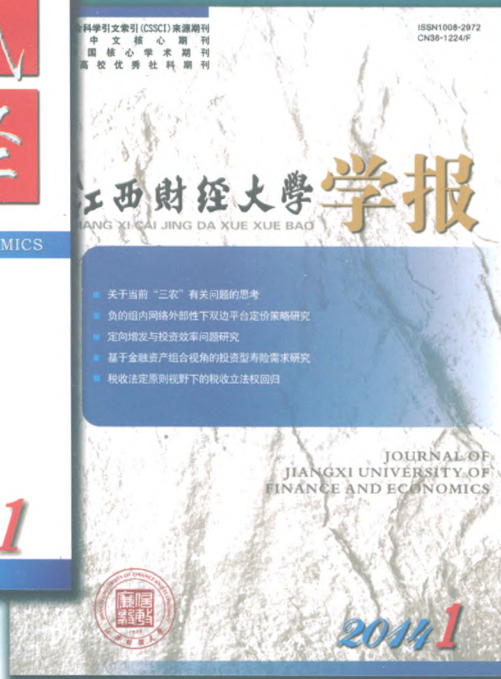
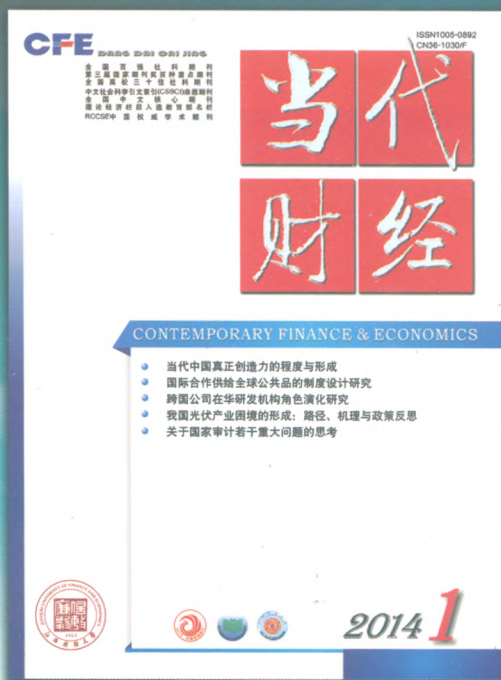
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Contents

On the Market Failures during the Development of Low-Carbon Economy	<i>LU Xian-xiang, KE Zan-xian, ZHANG Yi</i>	3
An International Comparative Study of Labor Income Share in China	<i>LI Qing-hua</i>	16
Identification and Analysis of Desirable Development Pace during Structural Optimizing Process: Course and Evaluation	<i>WANG Zhan-xiang, WEI Lin</i>	28
City Size, Housing Price and Resident Income Gap	<i>FAN Hong-zhong, ZHANG Ting, LI Ming-liang</i>	37
On the Orientation of China's Tax System Reform under the Conditions of External and Internal Economic Imbalances	<i>WANG Qiao, WU Hong</i>	45
Why the Effect of Tax Is Insufficient in Narrowing Income Gap in China? A Theoretical Analysis Framework and A Practical Observation	<i>PAN Wen-xuan</i>	56
Motivation, Capability, Restriction and Effect of Local Governments' Land Finance: An Analytical Framework	<i>GUO Guan-cheng, WANG Xun-jie</i>	69
Construction of Sovereign Debt Crisis Warning System: A Study Based on Data from Emerging Market Countries	<i>HU Yuan-cheng, KANG Hong</i>	82
An Empirical Research on Performance Characteristics of China's Wealth Effects	<i>TAO Chang-qi, YANG Hai-wen</i>	94
The Impact of Servitization Strategy on Relational Capital and Relational Performance: Evidences from China's Industrial Enterprises	<i>SONG Hua, ZHANG Song-bo</i>	106
An Analysis of the Influencing Factors of Entrepreneurship in China: An Empirical Study Based on Provincial Panel Data	<i>YUAN Hong-lin, JIANG Han-ming</i>	120
On the Development of Cloud Computing and Its Challenges to Accounting and Auditing	<i>QIN Rong-sheng</i>	132
A Study of Civil Liability Characteristics of Special-General Partnership Accounting Firms and Configuration of Partners' Civil Liability	<i>JIANG Yao-ming</i>	139

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