

JOURNAL OF CONTEMPORARY FINANCE AND ECONOMICS

CONTENTS

- LU Ming. Development of Great Power: On the Europeanization of Chinese Economy
- WU Jun-pei. A Study of the Economic Stabilization Function of China's Fiscal Macro Policies
- YAN Wu. Are Sunshine Private Funds More Beneficial than Publicly Offered Funds to the Fund Managers in Their Investment Performance
- YU Pei. Research on the Sustainable Development Path for China's Manufacturing Industry under New Normal
- JIANG Yao-ming. A Study of the Isomorphism of Listed Companies' CSR Information Disclosure under the Influence of Herd Behavior



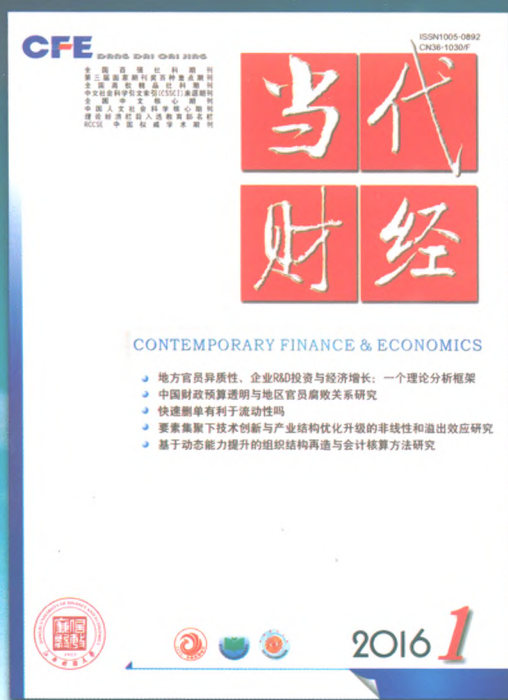
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Contents

Development of Great Power: On the Europeanization of Chinese Economy	LU Ming 3
A Comparison of De-Industrialization between Industrialized Countries and Its Enlightenment to Present China: A Case Study of UK and USA	WANG Zhan-xiang 15
The Theory of Grid Investment and Governance from the Perspective of New Regulation: Enlightenment on China's Electric Power System Reform	FENG Yong-sheng 27
A Study of the Economic Stabilization Function of China's Fiscal Macro Policies	WU Jun-pei, LU Sheng-feng 41
Tax Contributions of China's Three Industries and Policy Adjustment	XI Wei-gun 53
Are Sunshine Private Funds More Beneficial than Publicly Offered Funds to the Fund Managers in Their Investment Performance?	YAN Wu, XIONG Hang 64
Stock Price Synchronicity, Volatility Difference and Liquidity: An Empirical Study Based on Shanghai and Shenzhen Stock Markets	HAN Jin-xiao, WU Wei-xing 76
The Dynamic Impact of Unexposed Enterprises' Response on Consumers' Purchase Intention in Group-Occurring Crisis: Moderating Effect of Brand Reputation	FENG Jiao, LU Qiang, LI Hui 86
The Impacts of Control Mechanism in Strategic Alliance on Alliance Performance: From the Perspective of Boundary Dilemma	SHEN Hao, XIE En, WANG Dong 98
Research on the Sustainable Development Path for China's Manufacturing Industry under New Normal: From the Perspective of Global Factory Theory	YU Pei, WANG Jun-jie 110
Income Distribution of Destination Markets and Quality of Export Products: An Empirical Analysis Based on China's Enterprises	DU Wei-jian, LI Meng-jie 120
On the Theoretical Integration of Accounting Discipline and the Boundary of Accounting	CAO Wei 128
A Study of the Isomorphism of Listed Companies' CSR Information Disclosure under the Influence of Herd Behavior	JIANG Yao-ming, ZHENG Ying 143

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