

Innovative Research on The Supply Chain Financial Model in The Context of "Internet +" And Big Data

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Abstract—In recent years, big data computer technology and Internet technology have also received the attention of the society and many experts and scholars in many fields. At the same time, these experts and scholars have linked big data Internet technology with the supply chain financial model, so that computer Internet technology has more development ideas in the supply chain financial model. This article presents its own dilemma after analyzing and studying the characteristics and significance of the supply chain financial model. At the same time, this paper also introduces clearly the development ways and methods of supply chain finance model in computer Internet technology. The introduction of this paper also enriches the operation mode of supply chain financial model and lays a very good foundation for the development of supply chain financial model.

Keywords-Internet +; big data background; supply chain finance model

1 INTRODUCTION

The supply chain finance model is planned to run all the supply chain system through the financial mode system. In recent years, the domestic supply chain financial system is also developing faster and faster. The foundation of the supply chain financial system depends on the development of computer Internet technology. At present, the rapid development of China's e-commerce and computer Internet technology has changed the way of China's supply chain financial model display mode, and gradually become mainly online development. However, the supply chain financial system is not smooth sailing in the process of development in China. His industrial system is not mature and lacks a comprehensive and complete mode of supply chain development and operation. At the same time, the development of supply chain finance in China is not particularly stable, and some companies in contact with supply chain finance also often appear fraud and fraud in the financial aspects. Therefore, if the supply finance model is truly developed, it needs the inspection and management of the relevant departments. Only in this way can the environment of the supply chain financial model be truly improved.

2 CHARACTERISTICS OF THE SUPPLY CHAIN FINANCIAL MODEL

2.1 Service quality improvement

The development of supply chain financial model should first meet the needs of customers, and also enable customers to improve the love way and satisfaction of supply chain financial services. However, the quality evaluation standard of the previous supply chain financial model still evaluated the quality of service according to the number of tasks completed and the percentage of the number of orders. The quality of service evaluation according to the percentage of the tasks completed and the number of orders has long been phased out in the current era of the rapid development of the computer Internet. In modern society, the development of supply chain financial enterprises is inseparable from the use of computer networks. China's service evaluation standards and service level requirements for supply chain financial enterprises are also increasingly improving and gradually becoming online [1].

2.2 The pursuit of timeliness and speed

In the current social computer Internet technology has a great impact on many industries. The use of the previous supply chain financial model can no longer meet the action efficiency and development speed needed by China under the influence of computer Internet. Therefore, under the background of "Internet +", China should transform the development mode of supply chain finance model. On the basis of changing the development mode, make full use of the advantages of computer Internet technology to seize the opportunity of the development, so as to ensure the work efficiency and quality of the supply chain financial mode in the real economy. The supply chain financial model with a certain guarantee can further meet the timeliness needs of the supply chain financial model.

2.3 Timeliness of information communication

The previous supply chain financial model had a very huge amount of information in the development of the organization, and these huge amount of information is not relative. The asymmetry of information volume will greatly reduce the supply efficiency of supply chain financial enterprises and the demand side, and the supply chain financial enterprises will also reduce the use of funds. Therefore, in the future development process, the supply chain finance enterprises should learn from the development lessons of the previous supply chain finance model and increase the frequency of information exchange between the supply chain finance industries. When the frequency of information exchange between supply chain finance industries is improved, it can also be more timely to conduct information exchange among industries in other sectors. More timely information exchange between supply chain financial enterprises can make their service become better in the process of development [2].

3 THE DEVELOPMENT PROCESS OF THE SUPPLY CHAIN FINANCIAL MODEL

The supply chain finance model is set as three stages by research experts when operation. Now, because the development of China's supply chain financial model has been greatly improved, the domestic supply chain financial model has entered the 3.0 era (that is, the third stage). The

first stage of the supply chain finance model is the traditional bank + small and micro enterprise model; the second stage is the integration of logistics and business flow by the computer Internet technology; the third stage of the supply chain financial model is the service platform of computer big data and the Internet. In the recent years, China has also solved the rapid development of supply chain finance under the financing problem of small and micro enterprises in supply chain finance due to the rapid development of supply chain finance model.

3.1 The first stage of supply chain finance development

The first stage of the supply chain financial model is its initial stage of development. The component of the supply chain financial model at this stage is the combination of banks and small and micro enterprises. In the first stage, the supply chain financial model is based on banks and small and micro enterprises as the basis. In this process of development, banks provide funds and lend credit around these small and micro enterprises. Funding and credit for these small and micro enterprises also provides financial guarantee for these under-funded supply chain financial enterprises, so that they can not be used too restricted by capital in the process of development. As shown in Figure 1.

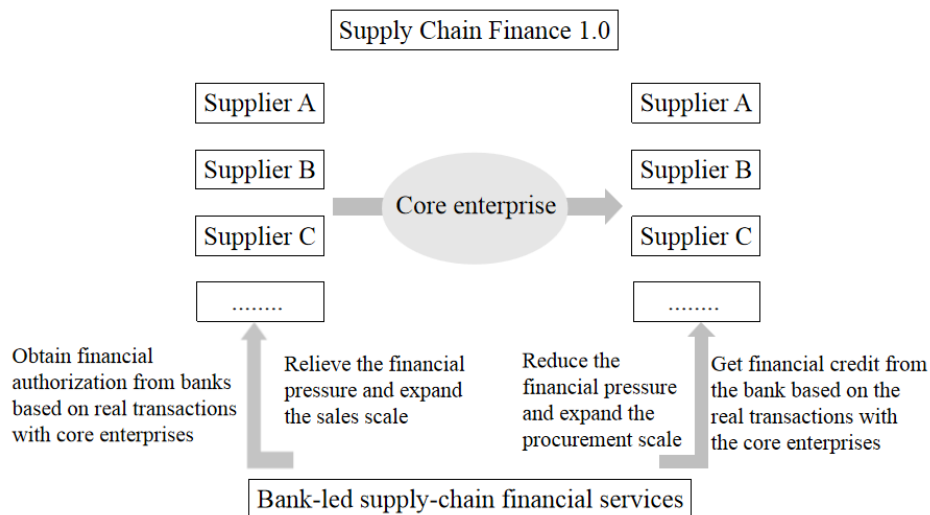


Figure 1. Supply chain finance 1.0 stage development model.

The first stage of the development idea of supply chain financial development mode was first proposed by a bank in Shenzhen in 2003, because those core enterprises and small and micro enterprises need to conduct long-term cooperation and trade, these core enterprises must increase the understanding of the real profit and credit situation of these small and micro enterprises. For those banks, the advantage of the first-stage development model is that the banks can control the risk through the use of the core enterprise development information. At the same time, banks can also provide corresponding loans and loan services for those small and micro enterprises through the use of these core and enterprise information. In this way, banks and small and micro businesses can establish a better win-win cooperation relationship.

With this win-win cooperation relationship, the supply chain financial model can better realize the supply chain financial service functions such as capital loan and settlement, so that the development of the supply chain financial model can initially take shape. However, the supply chain financial model has very great limitations in the first stage of development. The limitation of this development stage is that the efficiency of capital investment and lending is too low. The reason for the low capital investment and lending efficiency is that the development in the process of supply chain financial mode is mainly offline. Offline trading is easy to reduce the development efficiency of the supply chain financial model and also easily lead to the asymmetry of information owned by banks and small and micro enterprises. At the same time, banks will also not invest too much in the risk of investing in small and micro enterprises in supply chain finance, and will not be particularly large for the lending mode and scale of this business. In the process of expansion, the supply chain financial model will not develop rapidly due to the limitation of funds. Therefore, the supply chain financial model in the first stage cannot really realize the information sharing, resource exchange and other requirements that it needs [3].

3.2 The second stage of supply chain finance development

After the first stage of development, the supply chain financial model soon passed the suggestion of transformation and upgrading of the supply chain financial model in 2012. The supply chain financial model also makes the capital development mode of these core enterprises enter into a brand new stage of development, through the use of the computer Internet. Under this new development model, the supply chain financial model has entered the development stage from the inefficient stage of development with online as the main development direction. Under this stage of development, the integration of logistics and capital flow has been basically realized between banks and these core enterprises. The integration between them has also made the transformation and upgrading of the previous development mode of supply chain finance. As shown in Figure 2.

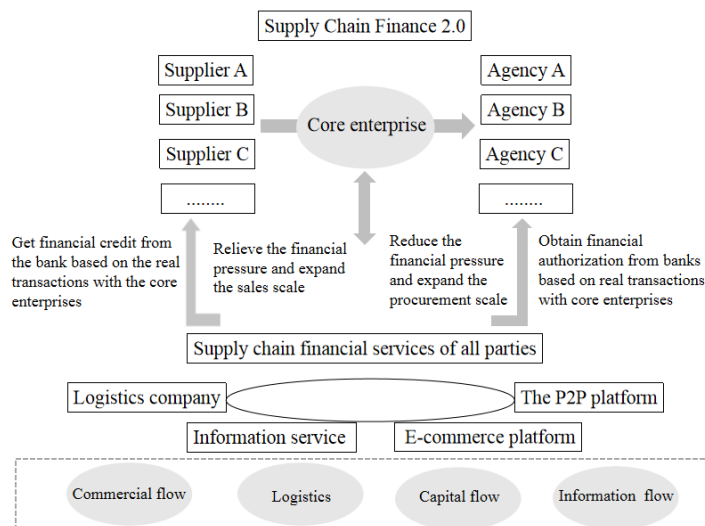


Figure 2. Supply chain finance 2.0-stage development model.

The development model of the supply chain finance model in the second development stage does not look particularly different from that of the development model of the first stage, but the second development stage of the supply chain finance can combine information in these aspects such as logistics and capital flow. The supply chain finance in the second stage of development can organize and integrate the data through an online platform. The sorting and integration of their data has not only improved the development efficiency of the supply chain finance, but also reduced the operating cost of the supply chain financial system. And that is, on this basis, the supply chain financial model gradually realizes the online development trend, and the development information and resource integration between the supply chain financial enterprises gradually becomes reasonable. Supply chain finance in the information transmission, its own efficiency has also been greatly improved, and the operation efficiency between enterprises related to supply chain finance has also been greatly improved. The supply chain financial model in the second development stage can carry out trade and capital circulation with other industries through the collection of information of core enterprises and small and micro enterprises.

The second stage of the supply chain financial development model can maximize the financial services of core enterprises and small and micro enterprises [4].

3.3 The third stage of supply chain finance development

In recent years, the supply chain financial mode has entered the third stage of development and the final stage of development. In this final stage of development, the status of core enterprises has gradually declined under this mode. Therefore, under the third stage model, the small and micro enterprises of supply chain finance do not need to rely on the core enterprises for credit support. With computer Internet technology and big data technology in the supply chain finance. The progress of the supply chain financial model has also successfully realized its development model and broken through the limitations of time and space, and to some extent integrated partner funds and information in other industries. The application of computer Internet also makes the financing channels of supply chain financial enterprises become more diversified, and its financing convenience has also been greatly improved.

4 PROBLEMS ENCOUNTERED IN THE DEVELOPMENT OF THE SUPPLY CHAIN FINANCIAL MODEL

4.1 China's current credit system construction is relatively backward

China's credit system is still relatively backward. First of all, some enterprises and individuals are not strong enough, and the supply chain financial enterprises also lack the awareness of their own information management and control of risk. Moreover, some enterprises will appear in arrears or even cheat during economic cooperation, which leads to no very reliable credit guarantee between the various enterprises in the current supply chain, including enterprises and banks. Moreover, the level of credit collection and construction in China is not high enough, but only just started, which leads to many enterprises unable to collect very accurate information when collecting credit information. In this case, banks and other lending institutions can not independently analysis and investigate the data of all enterprises in the supply chain, but also can not very accurately understand the operation of enterprises in the

supply chain finance. The lack of bank information makes banks themselves unable to assess risks according to the development of enterprises in the supply chain, and China's current punishment system for trust-breaking still has not particularly improved the Lai who owe money to get the punishment they should have [5].

4.2 The risk control standards of domestic banks are different, easy to appear multi-head credit

The development of domestic banks is not very perfect, and the grasp standard of borrowing risk is different, and banks have no way to understand the real repayment ability of borrowing enterprises through the corresponding ways. So it is easy for banks to borrow like many lending companies, which can easily lead to capital borrowing beyond what they can afford. It is easy for banks to borrow rashly when this information is not particularly transparent and clear, which will lead to the risk of misappropriation of funds, and at the same time, lending to many supply chain companies is also prone to financial risks.

5 IMPROVE THE MEASURES FOR SUPPLY CHAIN FINANCIAL RISK CONTROL

5.1 Establish a risk assessment system

The supply chain financial model evaluates the risks of trade in the actual trade, which also requires the corresponding departments to establish a risk assessment system. The established risk assessment system can also assess regional and corporate risks in the industry. When trading the lending enterprises, banks should pay attention to the cash situation of the credit enterprises themselves in the lending enterprises. When the proportion of the lending enterprises fluctuates greatly and the funds of the enterprise itself cannot achieve regular payment and the credit investigation also has bad information, they should stop the loss and verify the risks of the lending enterprises in time [6].

5.2 We should pay attention to the training of professional personnel

Under the new environment, the employees of the bank need to adapt to the development and changes of The Times. Bank employees should not only have very good expertise, but also be familiar with the Internet finance model under the third stage of development and be proficient in computer Internet technology. Therefore, the banks should also strengthen their training of their own employees.

6 CONCLUSION

With the continuous development and improvement of computer Internet technology, the construction of the supply chain financial system has also achieved a rapid improvement and development. And the construction of computer Internet technology can make the development of the supply chain financial system more fast and simple. Therefore, if the supply chain financial system is really built, the improvement of computer Internet technology is essential.

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