

Analysis on the Change of Financial Management Mode under Internet Technology

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Abstract. Finance plays an important role in the process of creating a world cultural and tourist city. In the financial ecosystem of famous international cultural and tourism cities, there is a certain scientific nature, which can make the development of finance and tourism cities form a good interactive relationship. The financial ecosystem model established in this paper to support the construction of international cultural and tourism cities has a four-dimensional structure, which can promote the healthy and rapid development of the financial and tourism systems.

Keywords: Internet finance; financial management; traditional financial management

1. Introduction

You cannot build a world-class culture and tourism industry without a financial system to support it. Through the involvement of the financial system, the likelihood of development and implementation of those high-risk, high-reward projects increases the well-being of society as a whole. Risk-return is the motivation basis of creating the world culture and tourism city. In the development process of international cultural and tourist cities, all kinds of investment behavior and investment behavior are manifested as a kind of "risky income", which is the huge risk and profit contained in each investment behavior, and it is the decisive factor of these risks. The research results will be of great significance to the construction of the financing guarantee system of "world civilization city" and "world civilization city", and the construction of the financing guarantee system of "world civilization city".

2. ANALYSIS OF INTERNET FINANCIAL BACKGROUND

In recent years, with the rapid development of the Internet and the all-round innovation of information technology, China has entered the era of "big data". The Internet finance industry has brought people a completely different service model from the traditional financial industry, which involves the rapid integration of various capital, the reform of payment methods, investment and the provision of favorable financial information services [1]. Since 2008, people have been getting richer. China's private investment funds had grown to a considerable size by 2015. The development of Chinese small and medium-sized enterprises, along with the accumulation and operation of capital, has increasingly higher requirements for their financing [2]. Therefore, the financial institutions with the network as the background occupy a pivotal

position in this reform. With the deepening and integration of network technology and traditional financial field, various financial platforms and new financial instruments emerge in an endless stream. Reputation comes from stocks, funds, Internet banking, and third-party payments. The advantages of the combination of the Internet and finance are as follows: the operation of the market is clearer, the cost is lower, and more importantly, the diversification of financial management can reduce personal risk taking [3].As shown in Table 1:

Table 1: Comparison of advantages and disadvantages of three financial models

	Capital market	bank	online finance
advantage	1. Low financing risk 2. Financing is permanent 3. You don't pay interest	1. Strong financial strength 2. Wide customer resources 3. Strong risk control ability	1. Fast and convenient 2. Low financing cost 3. Wide coverage
shortcomings	1. High financing costs 2. Long financing time span	1.The application requirements are tough 2. Limited funds	1. Poor risk control ability 2. Internet technology is not mature

Network finance is an emerging industry that has a great impact on society in the 21st century, and its successful development will surely drive other areas of the whole society, thus promoting the innovation of our financial products. In recent years, with the rapid development of the financial market under the network financial environment, a variety of financial instruments and financial products have appeared in the financial market. From the following sets of data, in 2014, there were only more than 500 financial institutions in China, and the number of financial products issued was less than 70,000, while the number of financial institutions in China has exceeded 500 in the past two years. In the context of the Internet, financial services have become more convenient and comprehensive [4]. Of course, with the development of financial institutions, the development of financial instruments, the development of financial products, the prosperity of financial markets, the prosperity of capital, all this is because of the development of financial institutions.

3. FINANCIAL MANAGEMENT IN THE CONTEXT OF THE INTERNET

After 20 years of development, the Internet has brought more convenience to people. As the Internet is highly innovative and easy to operate, a variety of new financing models have emerged. Online payment is convenient, P2P, etc. In the Internet information age, with the development of big data, such new financial products will benefit. However, this new way of financial management is not an upgraded version of traditional financial management. First, everyone can manage their own money. The bar for financial regulation is low. The second characteristic is the high profitability of your company. In the past, the most common way for people to manage their money was to deposit it in the bank. You need to make more money. Two things must be met.

First of all, you saved a lot of money. The second reason is that the bank's interest rate is relatively high. In the Internet era, the financial industry has three characteristics, namely the transparency and fairness of market operation. Due to the large amount of data and easy manipulation of the Internet itself, every project carried out on the Internet will be carried out in a fair and impartial manner. The fourth feature is that it has great flexibility and ease of use. In the context of the Internet, the convenience of financial data and financial products is mainly manifested in the convenience of buying financial products and selling financial products, as well as the ability to verify financial products anytime and anywhere. In the network financial environment, another feature is that market capital can be moved. Because people have more money in their hands, there are more financial products, there are more funds flowing into the market. These advantages have essentially changed the defects existing in traditional financial management methods. Compared with the loss of traditional financial products, financial products in the network era can provide more benefits for people and meet people's desire for money and money. The diversification of risk and investment products make us realize that we can't put all our eggs in one basket.

Below, let's discuss some of the main wealth management products on the market. Crowdfunding is one of the most popular new forms of financial management. His model has three parts. The first aspect is sponsorship, the second aspect is investors with strong capital, and the third aspect is the platform. Through the information disclosure of the platform, investors can find the most profitable investment projects in the platform and invest in them. Of course, the platform also needs to accurately screen the background of sponsors, ensure their innocence, and verify the identity of investors, so as to find more interested investors to join the platform.

The following is a basic drawing operation

The program made:

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A%1H ]241.,G26; &-IA %1HLFF program entry
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Color is used
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W:/20/IB.L_FF Locks graphic resources
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scenery

5B&>17-? 1H/W:-/IB.U #L_ FF Sets the line width in pixels

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2/.W,7HIB.L_ FF Releases graphic resources

''''''

The rise of P2P platforms has also brought great changes to China's financial market. In recent years, the term p2p has become a hot topic in People's Daily life. This new financing method is also produced with the rapid development of the network and the integration of traditional financing methods. He is deeply loved by the people. The biggest advantage of P2p is that it can bring investors higher returns than any traditional and emerging financing methods, so that many people are willing to invest their idle funds in P2p, and then borrow funds on the P2p platform to those who are in need of funds. And those who borrow through P2p platforms are mostly people who need a lot of money. They also have low credit lines and cannot borrow from other financial institutions. p2p is very popular among the people, but it has a big drawback, that is, its integration industry without the supervision of others, without the supervision of the market, often resulting in a series of harmful social phenomena. P2P has its own advantages, for example, unlike stock markets and funds, it does not carry out technical analysis of investors, nor does it spend too much time observing the market. He does business, business, business, all very simple. P2P has a natural tendency to make as much money as possible in the financial markets.

4. THE IMPACT OF INTERNET FINANCE ON TRADITIONAL FINANCE

With the rapid development of network technology, Yu 'e Bao has become an important payment method. Yu 'e Bao accounted for nearly 600 billion yuan in assets in 2015. From this huge data, we can see that under the network environment, finance is gradually having a huge impact on the current financial system. With the gradual maturity of the financial model in the network environment, the advantages of the network are also increasing. The popular characteristics such as fairness, transparency, legal system and simplicity have an impact on the traditional financial industry which is single and information conservative. With the rapid development of network technology and the vigorous development of social economy, the users of network finance are increasing year by year. In the face of such a huge user base, Internet finance uses information technology to dig deeply into users' social relations, consumption behaviors and credit quality, and the financial system under the background of the Internet is the most thorough and clear. This not only increases the number of online financial platforms, but also minimizes the investors' principal and investment losses, and sets

up a strong and clear standard for the whole society, which greatly reduces the property losses caused by credit. The platform has a strong credit rating system, investors will not lose a lot of money because of credit, investors can also through the platform and investors, quickly raise the needed funds in a short period of time. See Figure 1:

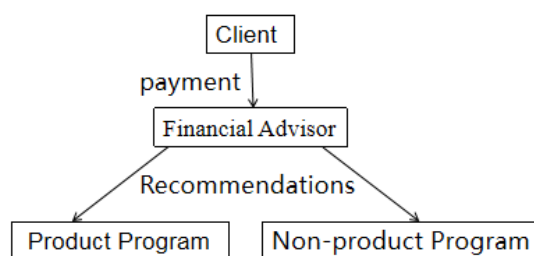


Figure 1. Financial management

Network finance brings more financing platforms to enterprises and users, but also brings more financial risks.

First of all, since most online financial management is carried out in the form of recycling, some companies often use their own funds to pay in advance in order to ensure that their funds can be circulated in a short period of time, so as to ensure that customers can buy products back at any time. However, when a large number of customers collect financial products in a certain period, the company will face a shortage of funds, and it is difficult for the company to bear such financial pressure in the short term. Therefore, network finance will bring some risks to the normal operation and cash flow of the company.

Some formal online financial platforms may also be stolen brush, malicious intrusion by third-party games, financial platforms and so on. At the same time, there are also many lawbreakers, using the loopholes and viruses existing in the Internet platform, to carry out illegal activities, which have brought certain economic losses to enterprises. However, some small, medium and micro enterprises cannot obtain the qualification of their sales and payment ability on the third-party payment platform, resulting in the lack of supervision of such enterprises by the market supervision department. Some network platforms are facing great moral and legal risks because they are not recognized and protected by law.

5. CONCLUSION

The financial and financial industry under the background of the Internet has brought a lot of convenience to the three parties. The Internet is developing and the social economy is booming. How to make the Internet financial model better and better, out of a road in the market, we still have a long way to go.

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