

Intelligent SME Financing Risk Control Platform Algorithm Based on Intelligent Internet Financial Architecture

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Abstract:Due to their poor conditions and the high loan threshold of banks, small and medium-sized enterprises are faced with the problem of difficult and expensive financing. With the rapid development of Internet finance, small and medium-sized enterprises can use Internet finance to obtain higher transparency, higher participation, and lower intermediate costs. It provides a certain reference for the development of SME financing model in the future. It further diversifies the financing channels of SMEs and facilitates the financing process, and finally puts forward countermeasures and suggestions based on the problems that may arise in the process of Internet financing.

Keywords: SME, Financing Risk Control, Intelligent Internet Financial Architecture

1. INTRODUCTION

Small and medium-sized enterprises are relatively active economic entities in the current economic environment in my country [1]. With the continuous development of social economy, more and more small and medium-sized enterprises play their own role in the market economy environment and contribute their own strength to economic development. SMEs are more flexible than large enterprises [2]. In the development process of today's small and medium-sized enterprises, financing difficulties generally exist. This is because the small and medium-sized enterprises themselves are small in scale [3], which can easily lead to their own development difficulties in production and operation. Therefore, it is necessary to establish a necessary financing model to ensure the long-term development of enterprises [4].

If we must say the difference between the two kinds of finance, it is that the form of the flow of funds between the two is different. Internet finance can take advantage of its own technical advantages [5], compared with the traditional financial model in currency. Corresponding improvements have been made in different aspects such as the form of circulation of the currency and the form in which the currency is essentially displayed [6]. In-depth analysis of Internet finance-related information, and careful research on innovative products of Internet finance, finally sorted out six major Internet financial models, including third-party payment, P2P online lending [7], big data finance, crowdfunding, information-based financial institutions, and Internet financial portals. This paper analyzes and studies the current financing problems of small and medium-sized enterprises in my country. Although our country has conducted research and analysis for a long time [8], most of them are still stagnant in theory and cannot solve the problem fundamentally. for most SMEs. With the development of Internet big data, the level of financial services has been effectively improved, and the ability to obtain data has also improved [9].

Taking Alibaba Small and Micro Finance, the representative of the current domestic Internet finance as an example,

merchants make single [10] transaction orders through the e-commerce platform and collect relevant data. Due to the low entry threshold of Internet finance and the imperfect credit evaluation system [11], it is difficult for relevant platforms and institutions of Internet finance to conduct a comprehensive and accurate evaluation of SMEs. In this context, among SMEs financing through Internet finance. Secondly, for the issuance of marketable securities, including the issuance of corporate bonds and the issuance of stocks [12]. At present, my country's "Company Law" and other relevant laws have extremely high requirements for the issuance of bonds. The asset size and strength, profitability and solvency of small and medium-sized [13] enterprises cannot meet the requirements at all. Even if the requirements are met, higher interest must be paid regularly. The financial pressure is high and the feasibility is not high [14].

The second entrepreneurship is an internal reform process that an enterprise conducts in order to seek further development after it has achieved rapid growth. Its essence is a strategic transformation carried out in a certain stage of enterprise development [15], and a revolutionary change in the process of enterprise development. To develop a business, it is necessary to start a second business. In order to encourage the financing and development of small and medium-sized enterprises, in recent years [16], various government departments have successively issued many institutional arrangements to support the financing of small and medium-sized enterprises, including the Opinions on Financial Support for the Development of Small and Micro Enterprises. At present [17], the innovation of my country's economic model has brought about the development of the Internet information age, which requires us to continuously expand the scope of the development of the Internet information industry. In addition, compared with the traditional financial model [18], the Internet financial model has a more prominent ability to collect relevant information and data and do a good job in data analysis. This more convenient and efficient way is also the key reason why Internet finance can be accepted and recognized by many people [19]. Yibao payment, remittance to the world, fast money payment, etc. The operating models

of companies relying on third-party payment in the market can be divided into two categories according to the above types: one is led by Alipay and Tenpay [20]. The collection of information on SMEs is very important, and when accepting and distributing loans to SMEs, due to the need to collect and process information, this process will consume a lot of manpower, material resources, financial resources and time [21].

2. THE PROPOSED METHODOLOGY

2.1 The Intelligent Internet Financial Architecture

In response to the financing difficulties of small and medium-sized enterprises, the state has formulated many support policies to ensure that the financing behavior of small and medium-sized enterprises can be carried out under constraints. However, Internet finance is a new financing model [22].

Today, the financing difficulties faced by SMEs mainly include several aspects. First of all, the financing channels of SMEs are single, and the financing gap of SMEs is relatively large [23]. Most SMEs have insufficient financing in their development, and internal financing is the primary method adopted by most SMEs in the financing process. Internet finance It operates on the basis of two main entities: enterprises and banks, and is more in line with the development of the current era. Loans are granted through online application and review. It provides great convenience for both lenders and borrowers.

At the same time, P2P websites can make use of the effectiveness and timeliness of information dissemination on the Internet, making the transmission between data and information faster and more accurate. Therefore, the information between the borrower and the borrower can be transmitted more accurately and conveniently, and the communication is also more convenient. Improve the multi-dimensional, multi-level and multi-frequency monitoring and post-evaluation system for differentiated pricing of deposits and loans. Differentiated pricing of deposits and loans requires flexible and diverse differentiated authorization, efficient and fast interest rate approval, and a multi-dimensional, multi-level and multi-frequency monitoring and post-evaluation system. With support for different deadlines, different business types, and different institutional levels. The P2P website greatly improves the traditional media platform and makes the capital flow of enterprises more smooth. This model is based on Internet technology, so that it is not affected by geographical environmental factors, so that both borrowers and lenders only need to use the Internet, and they can be then realized with their fingers, breaking through the restrictions of geographical factors.

2.2 The Intelligent SME Financing Risk Control Platform

The P2P website has greatly improved the traditional media platform, making the capital flow of enterprises more smooth. This model is based on Internet technology, so that it is not affected by geographical environmental factors, so that both borrowers and lenders only need to use the Internet, and they can be realized with their fingers, breaking through the restrictions of geographical factors. Enterprise credit evaluation is very important both for small and medium-sized enterprises and for Internet platforms. The credit evaluation made by the third-party platform for SMEs is very convincing. Small and medium-sized enterprises with high-grade credit can obtain higher financing limits

Strengthen the training of outstanding talents in deposit and loan interest rate management. Interest rate marketization is a new field for most employees of the bank. To improve the quality of employees, strengthen the training of outstanding talents in the management of deposit and loan interest rates, in order to achieve refined management within the bank. Secondary entrepreneurship refers to those early development, which have already been For small and medium-sized enterprises that have completed the original accumulation. It is the only way for small and medium-sized enterprises to pursue higher goals, transition to a higher level, and develop at a larger level to occupy a place in the market. Compared with the first time, the way to obtain capital through external financing channels is for many small and medium-sized enterprises. is very difficult. Secondly, in the development process of SMEs, the supply and demand of corporate financing is in a stage of long-term imbalance. Many SMEs use bank financing to improve their capital reserves. Under the Internet finance model, SMEs can complete financing and loans on the Internet platform.

Promote the solution of financing problems for small and medium-sized enterprises by providing loans to multiple enterprises. This Internet model can minimize transaction costs and information processing costs. An information-based financial institution is developed on the basis of Internet information technology. In the Internet financial industry, it is a financial institution that realizes a comprehensive information-based operation and management by transforming the traditional operation mode and service products. Internet finance is a relatively innovative financial model that has just emerged in recent years. The financial model is developing rapidly and has good prospects. Although Internet finance has a relatively dominant position, most small and medium-sized enterprises have less capital and assets. The debt ratio is high and the mortgage assets are small. It is difficult to find institutions that can guarantee mortgage loans for them, and there is a lack of standardized and effective forms of guarantee.

2.3 The SME Financing Risk Control Platform Algorithm

In the annual national GDP accounting, small and medium-sized enterprises are indispensable. Although small and medium-sized enterprises cannot catch up with large-scale enterprises such as listed companies, they always affect my country's economy with their large number and great contribution. Therefore, for small and medium-sized enterprises the economic problems encountered in the process of enterprise development, especially financing problems, in the latter point of view, it actually obscures the main body of financial services. The conduct of business matters is collectively referred to as Internet finance.

For small and medium-sized enterprises in the big data Internet platform, through the sorting, analysis and mining of their certification information, operational data, financial data, upstream and downstream transactions, customer data, logistics data, corporate credit monitoring data and other indicators. But in fact, the Internet Finance and financial Internet are very different in all aspects, especially in terms of their conceptual definitions: First, the information asymmetry between banks and enterprises leads to high financing costs. Small and medium-sized enterprises have a strong family system color, which leads to the lack of operation and management systems of many enterprises, chaotic financial information, imperfect information disclosure, low reliability of financial information, and lack of ways for banks and other

financial institutions to accurately judge the financial status and profitability of small and medium-sized enterprises. It also requires a lot of manpower, material resources and financial resources to review the financial affairs of small and medium-sized enterprises. But there is no doubt that due to the small economic size and other reasons of this type of enterprises, there will inevitably be many unknowns and risks in the operation. Therefore, in the event of an economic downturn, relevant financial institutions will also be cautious in lending. Small and medium-sized enterprises will not spend too much money on internal control because of their lack of funds or the lack of high-level professionalism of the company's senior personnel. However, this negligence will make small and medium-sized enterprises lack of funds without knowing it.

3. CONCLUSIONS

The Internet financial model has many advantages and is much superior to the previous traditional financial model, and the characteristics and advantages of the Internet financial model are fast. Therefore, for the financing reform and innovation of small and medium-sized enterprises under the background of the Internet financial model, creating a new model, enhancing the credibility and the development of the enterprise's own quality advantages have positive practical significance for solving the financing problems of small and medium-sized enterprises and the reform of their own financing mode.

4. REFERENCES

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