Research on Risk Prevention and Computer Modeling Optimization of Internet Financial Products

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Abstract. From Internet financial background, the development of financial markets, financial products and the level of the trading strategies and tools more and more complex, the average investor in learning computer or prevent the financial service chain technology cost is high, resulting in financial market in China is difficult to keep up with the pace of the world, the demand of the professional investment advisory services itself. At the same time, in the context of the heated discussion about the development of digital currency around the world, computer modelling technology has gradually stepped into the public eye from no reason, injecting new vitality into the overall development of the financial field. This paper discusses the integration of block chain technology and computer financial management under the background of computer modelling finance and explores the development path and innovation of computer modelling finance in the new era.

Keywords: Internet Finance, Block Chain Technology, Computer Financial Management, Development of Fusion

1. Introduction

Since ancient times, financial transactions are inseparable from parties' trust mechanism, which is more based on mathematical principles. The application of the ancient "Byzantine general" was an important means to solve and develop trade at that time, and block chain technology also came into being[1-3]. Generally speaking, in the context of the continuous development of the Internet, computer modeling enables the realization of Bitcoin in practical financial applications through the establishment and improvement of the entire public account system, prevents the recording and summary in the network, and further expands the transaction behavior node account books[4-6]. In addition, the general ledger system by computer modeling technology also makes the partition storage network financial and data link structure improvement gradually clear; Computerized financial modeling technology, also known as "Robot-Advisor", employs an integration of intelligent algorithms and theoretical models to provide users with reliable investment and financial management reference techniques based on the level of venture capital needs, goals and preferences of the client's individual investors. It has some control over asset allocation and market financial balance.
2. Application of blockchain in the traditional financial industry

2.1. Application of blockchain in banking

2.1.1. Central Banks and digital currencies.
After the Central Bank of The United Kingdom launched the concept of sterling digital currency, the international community gradually felt the real pressure of the decline in the use of cash, and gradually began to issue digital currency. For our country, our country's monetary research department also said publicly: the People's Bank of China's central bank has finished the second round of digital currency prototype design review, and issue aims to replace physical and cash, reduce the burden of currency bring economic transactions, the broad sense, this is the traditional block chain technology application in the bank, the contents of digital currency more widely, and accommodate the electronic currency, virtual currency, the central bank to promote domestic digital currency is also the legal tender of the digital encryption.

2.1.2. Commercial Banks
In the actual use process, the block chain technology mainly serves as the process of payment and settlement. Moreover, the blockchain can realize the decentralized operation of payment and settlement, realize the payment and settlement between different opening Banks through practical application in commercial Banks, and bypass the clearing and settlement fees, making the traditional banking financial interaction more convenient and efficient.

Figure 1. Mechanism of Internet financial products.

Compared with traditional methods, blockchain technology is more secure and transparent, allowing both parties to monitor the flow of funds, and greatly improving the speed of settlement and clearing.

2.2. The integrated application of block chain and computer financial management technology in the context of Internet finance
The core of computer financial management technology lies in data precipitation and accumulation algorithm model, which can make the application of block chain technology under the background of Internet finance more smooth and flexible.
2.2.1. **Block chain optimization of network securities issuance process.**
With the continuous development and innovation of China's current financial model, network securities also inject new vitality. The continuous development of securities trading and issuing system has brought tremendous changes to the traditional securities issuance and trading, and more attention has been paid to the extension and development of the Internet in terms of form. The application of block chain technology can simplify the preliminary preparation and approval process of network securities, realize point-to-point transactions, create a more private equity market, and optimize the issuance process of network securities.

2.2.2. **Block chain securities issuance.**
In the process of issuing the corresponding stocks, the stages of preparation, declaration and examination and approval are coordinated and compared with the market price. In addition, in the process of issuing blockchain securities, the price is inquired, the range is determined and the network digital currency is officially launched, which can be effectively adjusted. The traditional way of first reviewing and then issuing is longer and more expensive. Blockchain technology can effectively break the existing impasse, more secure for the review process and the sale.

2.2.3. **Blockchain and traditional securities clearing and Settlement.**
The calculation and clearing of traditional securities is complicated, which requires the coordination of central authorities, Banks, stock exchanges and other institutions. In the stock exchanges in Europe, the author finds that the integration of block chain technology and regime clearing technology can deal with securities issues more efficiently, which is a qualitative improvement for China's securities settlement system. Therefore, the improvement and development of the trading efficiency of securities issuance can achieve real-time accurate calculation, and the transaction details can be implemented to reduce the capital cost and settlement risk more comprehensively.

3. **Challenges faced by computer financial management technology in the context of Internet finance**
With the continuous development of financial markets, the level of the financial products and trading strategies and tools increasingly complex, ordinary investors in learning to block or computer financial services chain technology takes a high cost, this leads to our country's financial market is difficult to keep up with the pace of the world, the demand of the professional investment advisory services to show, how under the background of the Internet financial markets to achieve more professional, personal and efficient financial services, computer is an important problem urgently to be solved in modern finance, and the challenges of mainly includes the following aspects:

3.1. **Lack of modern computer financial core technology**
With the continuous development and advancement of economy and society, the core technology source is the most lacking in modern computer financial management technology system. At present, the biggest problem of computer financial management in China lies in the fact that there are many imitations of technology, but there is a lack of foundation in the development of modern Internet financial technology, which is lack of innovation for modern computer financial management technology and restricts the development of China's financial industry to a certain extent.

3.2. **The society lacks the technical integration of block chain and computer financial management**
In enterprise and social development in our country, often without financial services to modern computer technology and the block chain technology integration development as a focal point of work and still follow to use traditional financial pattern, social lack of financial services for modern computer technology, the direction of the financial services industry was also makes the modern computer to get effective innovation.
3.3. The modern computer financial management technology lacks a certain basis for transformation

Financial services in our country, modern computer technology has been seeking new breakthrough and transition, but since there is no better digital, intelligent and networked, the basis of modern computer financial services exist single industrial structure, resources waste is relatively serious problem, difficult to form the overall structure of the transformation and upgrading of development.

3.4. Lack of talents in modern computer financial management technology

Modern computer deficiencies in financial services is reflected in the absence of a more professional talent resources, the overall talent team strength is relatively weak, older employees lack of innovative ideas and consciousness, young professionals is a solid grasp of the theoretical knowledge is not enough, lack of operation and practice experience, also is better than old employees in the work efficiency.

4. Integrated development strategy of block chain technology and computer financial management technology in the context of Internet finance

4.1. Support the integrated development of computer financial management core modern technology

Core technology as computer modern technology the most critical part of the financial services, financial services under the background of the Internet financial computer construction should start to work from the national level, in the economic, social, environmental and policy under the multiple safeguards of the development of fast and efficient, and let the whole society to realize the value of the financial sector, to give the computer the modernization of financial services to create a more comfortable space, which can guide the development of the modern Internet financial technology, create a more favorable environment for development of its external.

At the same time, in terms of policies, we should strive for government support and support the core modern technology of local computer financial management, mobilize the resources and advantages of the government, and gradually develop the Internet financial industry into the leader of the social and economic system.

4.2. Adjust the integrated development strategy of block chain technology and economic Internet finance industry

Important period in the 21st century is the Internet financial industry development, the society should
also be highly attention to such a strategy, financial services and computer technology into all aspects of social production and life, make full use of the Internet financial advantage in the development of technology in the production and management, and adjust the financing as the computer industry development platform, and the use of modern computer financial services to society and to promote the enterprise value, so as to make up for the enterprise and the deficiency of social development, the innovation and defects, to seek in the new period of economic transformation and enterprise through innovation and self adjustment,In addition, under the background of the development of social informatization and digitization, the achievements of computer financial management technology are displayed to ensure the coordinated development of enterprises and social applied computer financial management. And on this basis to strengthen the confidence in the development of computer financial management technology to provide a steady stream of power for the development of modern industry.

4.3. Lay the foundation for the integrated development of modern computer financial management technology and block chain technology

In view of the modern financial mode, the whole system lacks practical guarantee, and the development and innovation of computer financial management technology should be carried out on the basis of ensuring the industrial transformation and structural upgrading. Only after perfecting and perfecting the social computer financial technology platform can we give full play to the role of modern financial industry, let the social economy pay more attention to the modern computer financial management, and thus create a more digital, intelligent and modern Internet financial network engineering system. At the same time as the important foundation of the national development and comprehensive strength, modern computer financial services technology is the development of modern society, such as subordinate to the above, the computer financial planning construction of our country exist light-emitting surface problem such as the core technology, industrial structure, in terms of talent structure and industrial development needs to be further development, can realize the computer further promoting of the construction of the financial services, create a more secure future development ideas, to computer of the financial services industry development is more advantageous.

4.4. Train modern computer financial management technology professionals

The development of The Times depends on the promotion of talents, so does the development of modern computer financial management technology. As the key to computer financial management technology, talent construction has become the bottleneck hindering the development of computer financial management technology in the absence of engineering talents and their quality varies. Computer the financial services industry in the new era should transform the concept of talent, incorporates the professionalism and generality of talent development, strengthen financial services of computer professional knowledge system of teaching, strengthening practice, so as to make the development of the computer financial talent more be taken seriously, and then put the talent development in overall construction of computer financial services, create the theory of solid, experienced professional, universal talent team.

5. Conclusion

With the continuous development and advancement of the economy and society, the most lack of modern computer financial management technology system is the core technology source. As the important foundation of the national development and comprehensive strength, modern computer financial services technology is the development of modern society, such as mentioned above, the computer financial planning construction of our country exist light-emitting surface problem such as the core technology, industrial structure, in terms of talent structure and industrial development needs further development; Therefore, the development of modern computer financial management technology should support the development of the core modern technology of computer financial management, adjust the development strategy of the social and economic Internet financial industry, lay a good foundation for the development of modern computer financial management technology, and
carry out overall innovation and development. In China, the integrated application of blockchain technology and computer financial management technology is not mature enough, but it still has a relatively broad development prospect, and its application in the financial field is worth further study.

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