Research on the impact of Internet technology development on China's industrial economic development

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Abstract. In the process of rapid development of modern science and technology, Internet technology has been greatly developed, which has brought great influence on China's industrial economic structure. All walks of life must pay more attention to it. This paper first analyzes the positive role of Internet Finance in the process of national economic development, and then on this basis, comprehensively explores the impact of Internet technology on the development of national industrial economy. Inevitable impact.

1. Introduction
At the present stage of our country, the rapid development of the Internet economy has brought great changes to the development of all walks of life. Relevant units need to conduct in-depth research on it to ensure that it can effectively promote China's economic development and make it meet the latest requirements of modern social development for all walks of life. In order to have a clearer understanding of it, this study is hereby launched.

2. The positive role of Internet Finance in the process of national economic development
First of all, it can effectively play the role of private capital and ensure the realization of a higher degree of standardization of private capital. At the present stage of China, private lending capital has a large load. In its long-term development process, there is a lack of reasonable investment channels and investment methods, and the lack of a sound regulatory system, so it is necessary to ensure the standardization and sunshine of its operation. Through the standardized development of crowdfunding financing, P2P online lending and other aspects, it can effectively curb usury, revitalize the private capital stock, and ensure that private capital provides better services for the real economy. In this process, crowdfunding equity financing can make the demand for funds in the modern capital market be met to a higher degree.

Secondly, it can promote inclusive finance to a certain extent, and effectively make up for the shortcomings of traditional financial services. At present, small and micro enterprises are the main market of Internet finance, with the characteristics of small and micro single amount, massive transaction number, and Inclusive Finance. In the development process of China's traditional financial industry, the development of small and micro financial field is very important. To a large extent, the Internet economy can effectively make up for this and has high application value. Based on this, Internet finance needs to develop together with traditional finance and promote each other, which is an indispensable and important part of China's modern financial system. At the same time, it can
effectively meet the needs of e-commerce and expand social consumption. At the present stage of our country, the continuous development of e-commerce has put forward higher requirements for payment, so that Internet payment has been greatly developed. E-commerce’s entrepreneurial financing needs, working capital needs and customer consumption demand make the Internet finance such as network small loan, P2P network loan and crowdfunding financing get a higher degree of development.

Finally, it can ensure the effective innovation of financial products, so that customer needs are met to a higher degree. At the present stage of China, the rapid development of Internet finance has changed the traditional financial institutions in China to a great extent, and made some effective innovations in their traditional service modes and business models. Through the scientific application of cloud computing technology and big data, Internet finance can further clarify customer needs, scientifically improve the information asymmetry problems existing in the development process of traditional Xinrong, and scientifically measure the credit status of customers, so as to effectively improve the risk control ability of Internet finance, so as to ensure the individuation of its financial products. In addition, it can effectively reduce the cost of enterprises and improve the quality of financial services and the efficiency of capital allocation.

3. The influence of Internet economy on the development of national industrial economy

3.1. Transformation of traditional industrial structure
At present, with the rapid development of Tencent, Jingdong, Taobao and other Internet enterprises, the financial services, payment and online shopping provided by them have changed the product structure of our country to a great extent, and then impacted the traditional industrial structure to a certain extent. Due to wechat, QQ can not only realize the function of timely communication, but also can transmit video and language, which makes the traditional telecom business change a lot, and the traffic mode will replace the traditional payment mode to a certain extent. In particular, logistics enterprises based on the Internet economy, in the process of Internet economic construction, have an indispensable important value, and provide greater support for the rapid development of China's modern Internet economy. The rapid development of Internet economy has not only changed the traditional product structure to a great extent, but also developed a series of new products, such as Huawei Group and Lenovo Group, 360 antivirus software and other software providers.

3.2. Optimize market competition pattern
In the process of the development of modern society in China, the rapid development of Internet economy has brought great changes to its market competition pattern, which has caused great changes in the market competition. In the process of traditional market economy construction, the production and management mode and production resources are the main sources of market economy. The competition is fierce, and there is also obvious competition among the same industry. With the reasonable application of Internet technology, it has realized the reasonable integration of the network competition mode in the economic competition, and the competition mode has also changed to a great extent, gradually forming the network marketing mode and brand competition mode. For example, in the Internet economy, the competition between Jingdong and Taobao is not the real economy such as freight yard operation and physical stores, but based on its own network platform. The industry has been greatly developed. At the same time, the competition in the Internet economic situation can replace the traditional enterprise competition to a certain extent.

3.3. Improving wholesale and retail business
Under normal circumstances, the rapid development of Internet economy will affect the circulation of products to a great extent, which makes the sales channels of our country change to a great extent, so as to ensure that manufacturers can directly face customers. In this process, manufacturers can directly contact the final customers by using network equipment, thus shortening the product circulation chain. At the present stage in China, the development of traditional retailers is more embarrassing, which has
a great impact on the daily work of retailers. The lack of middlemen enables some manufacturers to grasp the market changes in time based on the consumption situation of consumers, so as to ensure that they have greater initiative in the production process, avoid excessive production waste, and make them have higher production efficiency. The scientific control of their production costs can effectively reduce unnecessary costs and make enterprises have greater economic profits. At the same time, with the rapid development of Internet technology, all kinds of direct selling models have been greatly developed, and the personal employment mode has been changed to a certain extent to ensure the diversification of modern social and economic development.

3.4. Improve the development of financial industry
In the development of modern financial industry, the Internet of things economy has a great influence on the orderly development of related work. For example, the popular third party payment and online payment on the online stage have changed the habits and shopping habits of modern people. People are more inclined to use Alipay, mobile phone WeChat or Internet bank to pay electricity bills, water charges, etc. Various expenses. The following figure shows the development of China's mobile transaction scale from 2011 to 2019.

![China's mobile transaction scale](image.png)

Figure 1. China's mobile transaction scale

Through the scientific application of this payment method, the relevant staff do not need to queue or wait to achieve the effective improvement of their living efficiency and save time cost. At the same time, at present, the network platform in our country has a larger service range, and people can purchase financial products through the network. For example, the balance of treasure service provided by Alipay has greatly changed the deposit services. At the same time, Alipay can also provide withholding fees, payment reminder and online ticketing functions, so that it has a wider range of services, covering all the traditional banking business, and has made great changes in China's financial industry, promoting the financial services industry and traditional banking. With the development of industry, it can meet the development needs of modern times to a higher degree, expand its service scope effectively and provide more abundant financial services.

3.5. Promoting the development of small and medium-sized enterprises
In the process of modern social development, the rapid development of Internet technology makes small and medium-sized enterprises have a great degree of transformation. Through the scientific
application of Internet platform, small and medium-sized enterprises can more efficiently implement customer development, at the same time, it can also save the marketing cost to a certain extent, and greatly reduce the industrial marketing cost. Compared with the traditional small and medium-sized enterprises, if we effectively reduce the cost of marketing The short development time can greatly reduce the cost required, so as to effectively improve the economic benefits of enterprises. At the same time, with the rapid development of Internet technology, small and medium-sized enterprises can use Internet equipment to obtain greater business opportunities and effectively expand their market scope. Compared with the traditional Internet technology, SMEs are more competitive in the Internet market and can be more efficient in the development of information technology It has been developed to a higher degree in the international scope.

4. Conclusion
At the present stage of our country, the Internet economy has been developed to a great extent, which has affected the economic development of modern enterprises in China. It has changed the traditional industrial structure of our country to a certain extent, realized the reasonable optimization of the market competition pattern, scientifically improved the wholesale and retail business, improved the development of modern financial industry, promoted the development of small and medium-sized enterprises, and made the development of enterprises have greater economic benefits To create favorable conditions for the further development of all walks of life.

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