The construction mode of China's science and technology financial service platform under the background of internet finance

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Abstract. With the rapid development of science and technology in China, the development potential of science and technology enterprises in China has gradually increased. Under the background of Internet finance, how to provide better service for science and technology finance has become a new research topic. By providing personalized services, we can optimize the regional financial ecological environment, which will alleviate the financing problem of small and medium-sized technology-based enterprises. Therefore, science and technology finance can improve the ecological system of science and technology enterprises. First, this paper analyzes the main background of the current technology finance platform. Then, according to ZhongGuanCun science and technology financial service platform model, this paper constructs a service platform model suitable for other regions. Finally, some suggestions are put forward.

Keywords: The construction mode, science and technology, financial service platform, internet finance

1. Introduction
The 21st century is an era of rapid development of technology and finance. With the rapid process of economic globalization, the deep integration of science and technology and economy has become a current trend. Technological innovation is inseparable from the support of financial capital, which is an important driving force for the growth of science and technology enterprises. Therefore, as a window of science and technology finance, science and technology financial service platform will become more and more important, which has become a hot topic [1]. In recent years, with the rapid development of Internet technology, Internet finance has also become the product of the development of the financial industry, which provides new development opportunities for technological innovation. China's Internet finance is in the primary stage of development, and it still needs to be explored in...
theory and practice [2].

2. Construction mode of science and technology financial service platform

2.1 Technology financial service platform

With the rapid development of information technology, science and technology financial service platform has become an inevitable product of the development of the times, which has many characteristics, such as many participants, diversified business models, high global sharing. Technology financial service platform is a network service system with multi participation, including technology financial demanders, technology financial suppliers, technology financial intermediaries and the government [3]. Through information technology, science and technology financial service platform can realize the integration of financial information resources, which will better realize the effective docking of science and technology financial resources and demanders. Technology financial service platform has its own unique operation modes, details are shown in Figure 1.

![Figure 1. The unique operation modes of technology financial service platform](image)

2.2 Zhongguancun Science and technology financial service system

In 2006, China began to encourage financial innovation. As the forefront of science and technology finance in China, Zhongguancun has superior geographical advantages and policy advantages. Therefore, Zhongguancun has formed its own science and technology financial service system through continuous exploration, which will obtain the financial support of science and technology entrepreneur [4]. The operation mechanism of Zhongguancun Science and technology financial service platform is shown in Figure 2. Based on Zhongguancun Science and technology financial service platform, Zhongguancun has cultivated a number of well-known science and technology enterprises.

2.3 China's science and technology financial service platform

Under the background of Internet finance, this paper constructs the science and technology financial service platform of our country, which is a "three in one" financial service system, including equity, bond financing and value-added services [5]. The platform integrates a comprehensive database and investment and financing service system, which will make it easier to connect various comprehensive businesses, such as investment and financing, bank enterprise connection, government special fund service, enterprise development consulting service, intellectual property transaction, talent cultivation, etc. The "Trinity" financial service system platform is shown in Figure 3.


3. Development measures of science and technology financial service platform

3.1 build cooperation alliance between financial institutions and e-commerce

The technology financial service platform constructed in this paper is based on the Internet, which can rely on e-commerce platform. Through the establishment of cooperation alliance, technology financial service platform can better complete financial transactions, which will open up the Internet financial financing business of technology enterprises. The cooperation alliance includes commercial banks, venture capital, science and technology guidance fund, e-commerce platform, etc. Through e-commerce platform, technology financial service platform can provide a variety of financing.
services, such as debt financing, equity financing, value-added services, etc. Cooperation between financial institutions and e-commerce platform is a new way of cooperation, which can build a new channel to explore science and technology projects. Through the cooperation between financial institutions and e-commerce platforms, we can help connect technology and financial capital, which will promote the transformation and industrialization of scientific and technological achievements.

3.2 improve the credit system of science and Technology Finance
At present, although the central bank has built a detailed credit system. However, it is difficult for this credit system to cover small and micro enterprises and small and micro financial institutions. The lack of credit system will seriously restrict the financial activity and transaction volume, which will seriously inhibit the service function of financial institutions. At the same time, it is difficult for financial institutions to release funds, and it will be difficult for small and micro technology enterprises to raise funds, which will lead to the difficulty of enterprise financing. However, the emergence of Internet technology provides a dawn for the improvement of the financial credit system, which can be more convenient to establish a scientific and technological financial credit system. At present, credit system based on big data and cloud computing has been widely used. Internet credit service institutions have made up for the lack of access to information, which has filled in the gap of the lack of scientific and technological financial credit system. Through Internet technology, Internet loan collection service agencies will obtain a large number of resources, such as transaction behavior data, customer basic information, etc. We can integrate large information resources with unstructured data. We can make an effective evaluation by eliminating the false and reserving the true. By building the risk evaluation model of the platform, the financial service platform can effectively predict the credit status of customers.

4. Conclusions
With the establishment and improvement of the credit system of science and technology finance, the financial service platform will effectively avoid and control financial risks, which will promote the healthy development of science and technology finance. Through Internet sharing, investors and financing parties will be easier to obtain relevant information, which will give full play to the role of resource allocation. At the same time, we can gradually enrich the credit system of the central bank by constantly improving the credit system of science and technology finance, which will realize the overall control of financial risks.

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