Research on Risk and Prevention of Computer Internet Financial Products

Jian Li¹*,

¹Shandong Institute of Commerce and Technology, Shandong, China, 250014

*Corresponding author e-mail: Jiansd@sict.edu.cn

Abstract. At present, measure analysis on large and medium-sized project feasibility study, the evaluation conclusion to the relevant decision-making body as project standard, slowly become one of the key processes of the antecedent work of basic financial development, China's financial gas companies had made it clear: in view of the various financial services, all need relevant scholars to maximize the technical feasibility of the study and technical and economic argumentation, absorb relevant departments advice at the same time, put an end to be hasty blindly, and formulated the "six decision-making procedures" and "four principles". However, in the early stage of financial management, some financial units and companies will not fully understand the evaluation value and function of this work, so they will discuss the feasibility study report.

Keywords: Computer, Internet Finance, Financial Products, Risk Prevention

1. Introduction

If the project finance is successful, it is not enough just through the feasibility study report. It is necessary to carry out a comprehensive discussion and analysis for the feasibility study of this project. Need according to the national enterprise characteristics of market development, industry regulation and industry regulations, closely around the economic benefit and development principles, based on the perspective, starting from the narrow and broad benefit, feasibility report for a comprehensive, reasonable and comprehensive assessment, covers the study demonstrates the effectivenes of resource supply, the market for the success of sex, economic evaluation and the effectiveness of the external conditions of scientific and technical plan[1-3]. Then the effective and conclusive measurement Suggestions are summarized and transferred to the decision-making department as the standard for establishing or not establishing projects[4-6]

2. The status of project evaluation in China's economy and finance

2.1. Current problems in China's financial management

According to the evaluation of 100 basic financial management in the domestic financial market, I have learned that some feasibility study reports have related problems and drawbacks:
2.1.1. Less basis and imperfect content
Some unit related project feasibility study report, presented to the preparation of standard content without any involved, also does not have the answer that "project proposal", etc., there is no added drag in this project report related to the local arrangement, all kinds of conditions (water, electricity, transportation, communications, fire control, environmental protection), such as the specific department for related Suggestions or relevant documents of the project, but didn't take the investment estimation, professional, energy saving, environmental protection, health and safety standards and other relevant information and no writing.

2.1.2. The conditions are not available, and the depth needs to be improved
External conditions belong to a basic standard of project finance, assuming that it is not implemented, the effectiveness of project finance is weak, insufficient depth. A factory shall change the technical information to clarify the drawbacks in the scheme, and the preparation unit shall obtain the relevant scheme materials. Then let the financial unit to understand the drawbacks of the plan, fully prepare methods and strategies. The evaluation needs to focus on the core content or the important question whether there is a maximized empirical argument. The evaluation work can further strengthen and perfect the feasibility study demonstration, and enhance the rationality, validity and reliability of the feasibility report.

2.2. The impact of project evaluation on investment decision
Does the information for evaluating the feasibility of the project meet the relevant criteria, but what is the effectiveness achieved? Which is more "approachable" or "feasible"? It is also an important question in the evaluation argument. In some projects, in order to achieve the approved standards, the market and industry information related to the feasibility report is more likely to be falsified or the internal rate of return (IRR) in the economic evaluation is deliberately inflated. For example: the financial internal rate of return (IRR) of a certain expansion project has reached 30.66 percentage points, but Chinese enterprises cannot reach such a level. What is the truth?

In the evaluation link, scholars learned that part of the estimated value of investment is not high,
the engineering project is not sound, the material price is relatively cheap, which is inconsistent with the specific situation, so the financial internal rate of return is not low, reduced to 16.8 percent after the change. Some projects in the feasibility study report plan to demonstrate the basis of reference to the information of relevant enterprises, without paying attention to the differences, the effectiveness of the plan is not strong. For example: for the related chemical project, the unit does not carry out relevant tests and laboratory discussion for the raw material group, but refers to the information of other factories as the product screening plan and process route for this project. In the evaluation process, experts carry out investigation and research on the regional resource status, and their point of view is that the specific composition of raw materials is different from that in the research report. The opinions are as follows: to carry out corresponding tests and discussions on the current resource raw material components, the process route should be continuously improved, and the product plan should be completed according to the test results.

As can be seen from the above examples, the evaluation can understand the invalid information in the research and demonstration, and at the same time, it can be truly and scientifically transmitted to the decision-making department, so as to prevent the occurrence of misleading situation.

3. It plays a role in adjusting financial plans for financial management

For financial services can report a review, its key function is summed up the scientific opinions to improve the financial plan, guide the engineering construction, like: to make full use of in certain oilfield and put into operation after surviving 20000 t of acrylonitrile polymer engineering, at the same time the project every year and 30000 t can produce acrylic, experts' view is that acrylic materials acrylonitrile unable to push the proposed device can maximize the run, the opinion is constantly improve and enhance the acrylonitrile plant, at the same time a review against the possibility, to make the production level of implementation of the proposed construction project of 30000 t/a.

![](image)

**Figure 2.** Risk study of computer Internet financial products.

Financial unit is approved, the project is carrying out links, like when measured against a self-provided power plant project, feasibility study report on relevant sites to the problems related to quality, the factory address and for the load center from 1.5 to 1.9 kilometers, according to the geological specific situation, this site is currently in the geological fault zone, the geological conditions of diversification, it is difficult to build factories, in the assessment link, experts also for aquarium region with the plant from 0.6 to 0.7 kilometers, according to the report at the beginning of this region can be realized, the geological conditions to build consistent and geological structure is not easy to change, Should give the opinion, the site should be set in the fish pond area, the relevant units and leaders agree with the opinion.

4. Research on computer financial project evaluation and investment decision at home and abroad

There are two views about whether investment decisions can have an impact on computer financial
management projects, one is the screening theory, the other is the cultivation theory. The former point of view is that the investment decision-maker does not participate in the decision-making of enterprise strategy, nor will it have any influence on it, but the investment decision-maker can choose the enterprises with perfect strategic decision-making system in the innovation and entrepreneurship market. The latter's point of view is that investment decisions participate in the process of strategic selection of computerized financial planning projects and have a decisive influence on them, that is to say, investment decision makers give computerized financial planning projects a guiding role in making correct decisions.

4.1. Strategic choice of computer financial planning project evaluation
The strategic choice of computer financial management projects can focus on the degree of diversification, the degree of internationalization and the development mode of merger and acquisition in the alliance, while the external environment of enterprises is mainly divided into the market, industry, technology and political environment. After investment decision-making is involved, three action mechanisms, namely value-added service supply, supervision and signal disclosure, influence the strategic choice of computer financial management projects. Respectively from different point of view to discuss company financing project investment decision-making body and the computer how to realize the complementary resources and capabilities, from the Angle of the company investment decision, its can through the provision of financial services computer program a series of value-added services, reasonable from the perspective of the impact on the enterprise strategic decision has decided to greatly reduce the investment risk information itself; Second, from the perspective of computer financial management projects, enterprises can only have better strategic partners because they are selected by the company’s investment decision-making body and send signals in the market. At the same time, the investment decision-making institution of the company can choose computer financial management projects with specific strategic orientation according to its own resources and capital ability, which ensures that both parties can realize the maximum of overall interests.

4.2. Risk and return of computerized financial management project assessment
On the other hand, computer financial planning projects can obtain strategic support in line with their own development and efficient and reasonable value-added services from investment decision makers. Meanwhile, investment decision making institutions will invest certain supervision costs in them, so as to participate in the strategic decision-making process of computer financial planning projects. The existing empirical studies have enriched the research results in this field, and the conclusions of how investment decisions affect the strategic decisions of computerized financial planning projects and their mechanism of action have begun to take shape. Literature at home and abroad mainly for enterprises IPO effect and the effects of strategic partnership and multinational study market effect, the problem after repeated again using the original research data, the method is more focused on the mathematical analysis and empirical analysis, few scholars collect new case analysis and comparison research and data analysis. Compared with domestic literature, few foreign literatures focus on the data research on the dynamic changes of the investment decision-making industry.

4.3. The importance of investment decision in China's economy and finance
It will have a decisive influence on investment decision makers when they get involved in the management of computer financial management projects and participate in the process of making strategic decisions. Investment decision-making institutions can accept the IPO strategy of computer financial management projects with high underpricing, so that it has a relatively high reputation in the capital market. In general, investment decision-making institutions will make correct strategic decisions on computer financial planning projects according to the development prospects of the industry and their own investment strategies, which can make computer financial planning projects reap greater development space and more abundant investment income. So investment decision-making body will give priority to their performance and keen to choose financing project
brighter prospects for development of the computer, according to the change of market factor and the enterprise external environment, provide reasonable and efficient capital support and strategic choice, financing projects can make computer in the investment decision-making mechanism under the guidance of development are far bigger.

5. Conclusion

To carry out relevant measurement and discussion on the feasibility study of financial management, the functions that can be realized in the early stage include: strengthening the level of preparation of feasibility report; The false authenticity should be eliminated to improve the validity of feasibility study. Improve and enrich program information. Consulting and evaluation units belong to the third intermediary to conduct independent evaluation, which is different from the self-discussion of financial units, and will not be limited by relevant leaders, so it is fair and scientific. In the evaluation link, it is inevitable to put forward relevant opinions and disadvantages for the project. From the surface analysis, there is a conflict between the financial unit and the evaluation unit. However, can the project be built at all? How to build? Fully considering the situation of the assessed and the evaluator, the purpose is the same, that is, it is conducive to the development of the country and the growth of the enterprise.

References

[1] Li T, Qi-Juan B, Meng-Jiao S. Research on the Influence Factors of Internet Financial Products Diffusion from the Perspective of Platform Economy—Based on the Yu Ebao [J]. ence Technology and Industry, 2016.

[2] Qing Z, Jun X, Yiwei L I. Research on the Choice of Internet Financial Products Based on Nested Logit Model [J]. ence and Management, 2017.

[3] Elizabeth J, Lyons, Tom, et al. Testing the effects of narrative and play on physical activity among breast cancer survivors using mobile apps: study protocol for a randomized controlled trial. [J]. BMC cancer, 2016.

[4] Programme U N E. ET Worldwide: A Periodic Compendium of Environmental Education and Training Opportunities. No. 15.[J]. 1999.

[5] Ian M, Craig H, Cranston R D , et al. A Phase 1 Randomized, Double Blind, Placebo Controlled Rectal Safety and Acceptability Study of Tenofovir 1% Gel (MTN-007) [J]. Plos One, 2013, 8(4): e60147.

[6] Wang J, Yang Z, Bhattacharjee S . Same Coin, Different Sides: Differential Impact of Social Learning on Two Facets of Music Piracy [J]. Journal of Management Information Systems, 2011, 28(3): 343-384.