

Research on Internet Finance and the Innovation of financing Mode of small and Micro Enterprises

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ABSTRACT. *at present, Internet finance has gradually become a new way of financing for small and micro enterprises in our country, and the innovation of financing mode of small and micro enterprises and Internet finance under the present background can not only strengthen the service level of Internet finance, but also provide the necessary conditions for the financing of small and micro enterprises. This paper mainly analyzes the role of Internet finance in financing model of small and micro enterprises, and expounds the innovation of Internet finance and financing mode of small and micro enterprises.*

KEYWORDS: *Internet finance; Small and micro enterprises; Financing model*

1. Introduction

As an indispensable part of China's economic system, small and micro enterprises can effectively solve the current employment pressure in China and maintain the rapid development of the economy. At present, the scale of small and micro enterprises in China is still expanding, which not only increases a large number of economic income, but also provides a large number of jobs. However, because of the difficulty of financing and some defects in technology, bank credit financing and capital market financing are not adaptable enough, but with the development of Internet finance, it provides great support for the financial service demand of each small and micro enterprise.

2. The role of Internet finance on the financing of small and micro-enterprises

Internet finance and small and micro enterprise financing can not only effectively promote the improvement and development of Internet finance in China, but also help the reform of small and micro enterprises and provide support for the development of small and micro enterprises, which is also the demand of financial financing. The financing of Internet finance and small and micro enterprises

complement each other. Internet finance can give some services to small and micro enterprises, while small and micro enterprises can carry out financing and innovation according to their own needs, which can not only effectively improve the economic ability of small and micro enterprises, but also promote the development of financial market. In recent years, China has paid more and more attention to Internet financial services and small and micro enterprises. In the financial and financial aspects of a certain support, so that Internet finance and small and micro enterprises have been rapid development.

3. Related Strategies of the Innovation of the Financing Mode of the Internet and the Small and Microenterprise

3.1 Point-to-point financing model

Ability, business license, bill and a series of conditions to ensure the security of loans, some Internet platforms need to carry out online loan applications and offline enterprise audit credit. Third, to realize the loan transaction, after the loan transaction is realized, the Internet and small and micro enterprises need to pay attention to the loan risk in real time, and take relevant prevention and control measures to ensure the stability of the cooperative relationship between the two sides.

Mass financing model refers to the use of social network platform or the Internet to select the way of joint venture funding, and in this way to raise financing funds. There are usually two categories of this model, namely, new project crowdfunding and equity crowdfunding. In fact, the innovation of mass financing mode is to innovate the network financing channels of enterprises on the basis of the previous financing methods, and on the marketing platform, the financing of small and micro enterprises can carry out pre-sale of these new products.

The micro-loan enterprises constructed by e-commerce represented by Alibaba are based on big data, which can further meet the financing requirements of small and micro enterprises in e-commerce. The loan business given by the microfinance company to small and micro enterprises is a micro-loan financing model based on big data. At the same time, it has the characteristics of loan flexibility, capital operation efficiency and low financing requirements. At the same time, it can ensure the networking and systematization of the whole process. The general financing process of micro-loan financing based on big data has the following aspects: first, before the loan, it is aimed at the comprehensive financing of small and micro enterprises. Combined information, such as credit degree, repayment ability, business license and so on, and transfer the loan application of small and micro enterprises to the loan company, and then the loan company uses the way of online consultation to carry on the data authentication and the management mode as well as the management condition many aspects verification for the small and micro enterprises, at the same time examines the financial authenticity and the business ability of the small and micro enterprises, finally clarifies the specific repayment

ability of the small and micro enterprises. Second, after the loan agreement is completed, the operation of small and micro enterprises is monitored and monitored. By using e-commerce platform, micro loan companies can understand and monitor the transactions and capital turnover of small and micro enterprises. At the same time, the credit evaluation method is used to convert the behavior of small and micro enterprises, which can be more convenient for loan control.

Conclusion: under the condition of cooperation between Internet finance and small and micro enterprises, Internet finance effectively makes use of its own advantages such as convenience and inclusiveness to give more convenient financing services to small and micro enterprises, so as to resolve all kinds of defects in the financing of small and micro enterprises, and show the convenience advantages of the Internet. Improving the interaction and cooperation between small and micro enterprises and Internet platform can achieve the goal of mutual benefit and mutual benefit. At the same time, the financing mode of Internet finance is compared with that of small and micro enterprises, because the development starts relatively late, so it still needs to be constantly improved in order to ensure the stable development of Internet finance.

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