

Analysis of constructing shared economy mode from the perspective of "Internet + finance"

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ABSTRACT. *With the rapid development of social information, the new concept of "Internet +" has been put forward, and economic change has been repeated. Under this circumstance, the sharing economy has been born and attracted more attention. Financial innovation has always been closely related to economic development. With the growing prosperity of shared economy, the continuous exploration of shared finance has become particularly critical. Internet finance opens the door of financing, enterprises can use the Internet sharing platform to reduce costs effectively.*

KEYWORDS: *Internet; Finance; Shared Economy*

1. Introduction

At the stage of the 13th Five-Year Plan, the national economy has undergone new changes. Under the new economic form, the shared economy has gradually become the mainstream. The "double creation" and "four masses" mentioned by our government in "Made in China 2025" coincide with the background of the new era. The national plan for Internet finance has been gradually clarified. In the 13th Five-Year Plan, which is open to the public, Internet finance has been included in China's national development plan, which represents that in today's rapid economic development, in today's mass quality of life has leaped greatly, Internet finance has been integrated into the lives of the people. China's overall economic level has a very high component. Its basic principle is to enable the economy to achieve sustainable development, promote economic reform and achieve important economic transformation on the basis of fundamentally equal opportunities.

2. Challenges Internet Finance Needs to Face

2.1 signs of bubbles

Today, with the continuous development of global information technology and the continuous development of Internet economy, in recent years, its development

momentum is extremely fast. Although its momentum is quite strong, the Internet financial industry is gradually showing signs of virtual bubbles. Moreover, because the international market is always fluctuating, our country will inevitably be affected by this situation. As a result, China's Internet finance has faced unprecedented challenges. In view of the fundamental reasons for the emergence of the bubble economy, after analysis, I think it is mainly reflected in the following points. The first point is that the market value of Internet financial enterprises deviates too much from their real value. The reason for this is that Internet finance has not been able to have a reasonable and reliable valuation system in this form, resulting in frequent market value chaos, a large number of investors have their own personality, investors are different, there will be different valuation results, in this process will inevitably show great differences. The second point is that Internet finance has no proper risk control mechanism at all. It can't prevent or prevent sudden risks as early as possible, and the project can't match the risk prevention and control force. Therefore, although there are still a lot of business and capital chain, but its grasp of risk is simply not in place. The third point is that in the Internet financial market, there is a very large development is not balanced. Therefore, in the era of rapid development of the Internet, Internet financial enterprises and institutions should comply with the trend of development in the new era, make full use of the advantages of the Internet itself, gradually transform, and then make great strides on its development avenue.

2.2 Excessive uncertainty

In today's Internet finance, innovative models continue to emerge and develop. To some extent, Internet finance has to face the difficult challenges, and the block chain is the main representative. The block chain discussed here is based on "de-centralization", which builds a virtual platform similar to Taobao, and completes automatic transactions on such platforms. The cost of this model is lower and more complete. Therefore, it naturally poses a great threat to Internet finance. But everything is not absolute. If there are advantages, there will be disadvantages. Although innovative technology has been greatly developed, in this process, technology companies will encounter many obstacles at the beginning of their development. Firstly, because the market has extremely uncertain demand for new products, and new products will encounter fierce competition when they go on the market, new companies will inevitably encounter a lot of uncertainties if they want to develop for a long time. Then, some new products have not been formally launched at all. The front disappears. Overall, the survival rate is minimal. Secondly, because the new products are still in the initial stage of technology and lack of maturity, their risk rate is usually high. As far as Internet finance is concerned, its basic starting point is actually "customer is the center", making every effort to meet the needs of customers, so that the economic market can develop smoothly and soundly.

2.3 Opportunities and risks coexist

At a time when the economy has made great leaps, the needs of customers have also changed. At the same time, its consumption is moving towards the direction of the Internet. For the traditional concept of Internet finance, its commercial banks have many advantages. Firstly, there is a high degree of complete risk aversion system in the risk aversion measures; secondly, commercial banks have a considerable number of outlets, so there are more customer resources; thirdly, they have a strong scientific and technological strength and diversified commercial talent resources. However, there are many obstacles in its development. Non-benign loans occur frequently. When it comes to opportunities, it has to face the challenge of risks. Therefore, commercial banks are in an extremely embarrassing situation. The real dilemma and dilemma, in addition to dealing with non-performing assets independently, also need to promote all-round scientific and technological innovation. This business model makes commercial banks tired of running and difficult to adapt. Therefore, commercial banks should make good use of the Internet in the process of their development, release their advantages, be good at using e-commerce, and improve their own risk management system.

3. The realization of "Internet + finance" shared economy

3.1 Promoting the Deep-seated Development of Shared Economy

In 2015, the state formally proposed that more encouragement should be given to innovative industries, full-scale independent innovation of industrial models should be carried out, and great support should be given to originality. Almost at the same time, the spirit of "Four Creations" and "Two Creations" has been widely recognized under the formal proposal of the Shanghai Municipal Government, and the development system under the scientific concept should be widely supported and greatly supported according to the specific needs of the society. Although innovation has its own specialty goals at some level, it is guided by Internet thinking in all directions as far as the overall ideological core is concerned. The "Internet plus finance" discussed in this article is a good production mode, and its advanced level is self-evident. It can not only bring the excellent innovation atmosphere into full play, but also stimulate the practical innovation power of the society to a certain extent, and cultivate a number of public service models based on the premise of innovation, so as to open up the popular innovation situation.

"Four New" refers specifically to new technologies, new industries, new models and new formats. Because of the powerful energy released by the information network, new industrial chains have emerged in batches. Under the new normal conditions, the new economic development model is undoubtedly a new bright spot. In addition to leading the economy to continue to improve, the "Four New" is also very effective in deepening economic reform and overall coordination of the nature of the economy. In today's rapid economic development, in fact, cross-border synergy is the foundation of the "Four New". Under the dynamic characteristics of

today's economy, "Four New" is more inclined to the core competitive advantage of intangible assets.

3.2 Realizing Made in China

For many enterprises, Made in China is the goal they are trying to achieve. To some extent, with the name of Made in China, enterprises have unlimited glory, and manufacturing industry has always occupied a very important position in the main body of the national economy. Manufacturing industry is the foundation of our country. At the present stage, the continuous competition among global enterprises has changed. For developed countries, they have gradually launched a comprehensive preparation to promote industrialization once again, and set about the competitiveness of their enterprises in the global manufacturing industry. For some developing countries, they are also actively preparing. Since the reform and opening up, China's manufacturing industry has made great achievements, and has gradually constructed a more sound manufacturing development system. However, with the rapid development of the economy, the country's manufacturing industry has also encountered greater bottlenecks. This is because, compared with the advanced level in the world, China's manufacturing industry is still lagging behind. Therefore, in today's situation of rising labor costs, the realistic environmental pressure of resource shortage encountered by China is deepening continuously. Under this difficult situation, the country has put forward a new strategic goal - "Made in China 2025". The core of its actual development is to regard innovation as the cornerstone in the era of big data, attach importance to the main development trend of the Internet, start with intelligent manufacturing, and then promote the full-speed development of the entire manufacturing industry. From the historical point of view, if manufacturing wants to develop, it can not be separated from the support of financial industry. In essence, Made-in-China 2025 is based on the premise of cost reduction, with the help of intellectualized power to improve work efficiency, and then to maximize economic benefits. Integrating with the traditional financial model, the Internet broadens the financial chain, innovates technology to a certain extent, and gradually realizes the good situation of "shared finance" mentioned above.

3.3 create an Internet + financial sharing ecosystem.

Today, with the rapid development of the Internet, information technology has been widely used. The traditional financial industry is in a big dilemma, and this development trend will certainly bring about a new financial revolution. Therefore, in the future of China's economic development, Internet finance will be an inevitable trend. However, Internet finance can not replace the traditional financial model 100% yet. If the two can be integrated, it will certainly have better complementary advantages and will make the development path more stable. In today's Internet finance, its customer resources still have a more obvious shortage than in traditional finance. In this regard, the actual source of financial customer resources. The more

advantageous traditional finance just complements this shortcoming.

4. Conclusion

Internet finance opens the door of financing, enterprises can use the Internet sharing platform to reduce costs effectively. Internet finance will inevitably become a major development trend in the future. For the financial industry, its development can not be separated from the Internet. After ushering in the shared economy, Internet finance also ushered in a great development opportunity.

Reference

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