Research on Investment and Financial Management Capability and Strategy Based on Internet Finance

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Abstract: Since China joined the WTO in the new century, China's financial market has gradually become more extensive, in addition, the continuous progress and development of the Internet has greatly promoted the development of Internet finance in China's foreign exchange service market, whose development speed can be said to be very rapid, especially in Guangdong and other regions in southern China, as the foreign exchange market becomes very prosperous. So this paper mainly analyzes the operational capabilities of China's relevant investment and wealth management companies in the context of Internet finance, and at the same time puts forward the relevant research and the effective operational strategies, with reference to that.

1. Introduction

(1) An Overview of Internet Finance

The so-called Internet finance mainly refers to the relatively comparative use of information technology in the relatively traditional financial institutions and the Internet technologies to achieve the relatively new types of financial services such as financing, payment and investment.

The Internet finance is not simply a combination of the financial industry and the Internet, but on the basis of ensuring that network technology is sufficiently secure, which can be accepted by the users. The most important thing is to accept e-commerce and adapt to the development of time to create a new business and model with requirements. On the other hand, it can also be said that it is an emerging field combining the Internet technology with the traditional financial industry.

(2) The History of Internet Finance Development

The actual development process of China's Internet is relatively short compared with the developed European and American countries, and the historical development of the Internet finance in China probably has the following stages: First, the period from the 1990s to 2005, known as the Internet period of the traditional financial industry; second, from 2006 to 2011, this period is also called the period of thriving the third-party payment; the third is the period from 2011 until now, which is the development period of the Internet's substantial financial business. In the period of rapid development of Internet finance, the domestic internet finance has gradually developed its various practical operating mechanisms and business models.

2. Analysis of the investment and financial management capabilities

Taking foreign exchange investment and wealth management related companies as an as a case study, as the company's actual income and expenditure situation has been relatively in-depth analysis and exploration in order to grasp the actual operational capacity of its investment and wealth management.

(1) Current assets turnover rate

The so-called current asset turnover rate mainly refers to a basic analysis index that can fully reflect the actual liquidity turnover rate of the enterprise, its main manifestations are as follows: the actual number of current assets turnover and the turnover days of the current assets. For example,
the actual number of the current assets turnover is equal to the actual net income divided by the average balance of the current assets; the turnover days of the current assets can be expressed by dividing the number of days in the calculation period by the number of turnovers of the current assets.

The current turnover rate mainly represents the actual turnover rate of the liquid assets of the enterprise, that is, the utilization efficiency of the current assets, if the turnover rate is higher, it means that the actual income generated by the actual liquid assets is more, and the related value is also higher, so the biggest impact is to greatly improve the profitability of the enterprise.

(2) Fixed asset turnover rate
The fixed asset turnover rate mainly refers to a basic reflection of the company's fixed asset turnover, and thus a very key indicator to measure the utilization of fixed assets, and the fixed asset turnover rate can be expressed by dividing the net sales revenue by the average net value of the fixed assets and multiplying by 100%.

If the enterprises want to fully improve on the actual turnover rate of funds, they must strengthen the management of the fixed assets and ensure that the asset management can be more reasonable, and the scale is also very suitable. The reason why this is done is because if the scale is too large, some equipment will be idle, which will result in a relatively serious waste of assets, resulting in a serious reduction in the actual use efficiency of the fixed assets, but in another aspect, if the scale is too small, the actual production capacity will be too low, which can not form the effective economies scale. The rationality of the so-called fixed asset structure means that the non-productive assets of the enterprise are kept within a relatively reasonable and appropriate range and proportion and all the fixed assets for production are used to invest in the process and to ensure that it can fully meet the needs of the actual production and operation, from the perspective of non-production assets, and to also ensure that they can fully assume their responsibilities related to this services.

(3) Total asset turnover rate
The total asset turnover rate mainly refers to an important indicator that can reasonably reflect on the actual turnover of the company's total assets, the turnover rate of the total assets can be expressed by the following formula: net sales revenue divided by average total assets and multiplied by 100%.

The total asset turnover rate mainly represents the net sales income generated by the enterprise assets, it can fully reflect the actual turnover rate of all the assets from the input to the output within a certain period of time. Importantly, it also reflects on the actual management quality and efficiency of the company's entire assets. Under normal circumstances, if the turnover rate of the total assets is higher, it means that the actual operation and management of the enterprise assets is smoother, and the actual sales income obtained by it will be higher, and the efficiency of asset use will be greatly improved and so will the faster the fund turnover is achieved.

From the analysis of the above three aspects, it can be seen that the company's investment and wealth management capacity has a very direct impact and correlation with the turnover rate of the flow, with the turnover rate of the fixed assets and the turnover rate of the total assets.

3. The specific formulation of investment and wealth management strategies
According to the analysis of the previous marketing strategy direction, the actual operation strategies of China's investment and wealth management companies have always adhered to the principle of high efficiency and low cost, and have fully applied the existing resources to actively occupy the relevant industry sectors of the Market share, and thus fully realize the company's actual development goals.

(1) Pay attention to broker IB sales
In the foreign exchange marketing strategy, broker IB sales is the most important content, its main role is to help the enterprises actively expand the wealth management market in the field, and even some enterprises will arrange a full-time personnel to develop legal IB personal, since many foreign exchange investment and wealth management companies in China have very limited funds and human resources, in order for them not to have an idle funds to open branches in a short period
of time. Therefore, there is another suitable channel to make full use of social resources by using the Internet resources, in order to develop the legal person IB, it is necessary to fully mobilize its initiatives and enthusiasm so that the legal person IB can develop related customers with the enterprise, because the legal person IB is mainly for some front-line business organizations, that have relatively high requirements for the actual financial security of users and the commission of legal person IB, but it also has the advantage that once the company is selected, it will be against the company to maintain absolute loyalty. The company can reasonably improve on the relevant standards for rebates, and thereby reducing the settlement time of commissions, and to pay more attention to the management and the human resources management of the legal person IB, and gradually improve on the loyalty of the corporate IB to the company and its actual contributions.

(2) Applying for direct sales
Let the company's human resources and its relatively superior office environment that can fully exert its own effectiveness, should respond to the rapid development of the students, that if the company wants to hire or place a recruitment advertisements based on the relatively well-known recruitment software every week. After being recruited, the company will conduct certain training so that it can smoothly and quickly c theme into the role and for those who can easily adapt, but for the slower candidates they should be euphemistically submit their refusal opinions.

(3) Financial Forum Sales
The company should hold a financial management forum on a regular basis, as the main content of the forum is to explain the basic knowledge about the financial management, and forecasting its current investment opportunities as well as it profit. The company's staff will then send an invitation letter of the lecture to the potential customer, the lecturer can hire a relatively advanced lecturer with a very rich and experience lecture for a better explanation. After they are done with the forum, the organization activities should allow the participants to have an in depth communicate with the lecturers so as to fully stimulate the interest of the customers investment, for those customers who have investment interests, the company's relevant personnel can be arranged to follow them up.

However, the above methods and strategies are not always applicable as the time is constantly developing and changing, only by closely following the changes of time and the market to formulate an operational strategies that the company can achieve its ultimate development goals.

4. Conclusion
In summary, this paper mainly studies the research on the operational ability of an investment and wealth management and the actual countermeasures under the background of internet finance. I hope that through the analysis and research of this paper, it can be used for the foreign exchange investment in China and also smooth the development of wealth management of the related companies and provides a positive reference.

References