Study on the Construction of E-commerce Entrepreneurship Platform

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Abstract: Traditional cross-border e-commerce entrepreneurship difficulties exist in obtaining good sources of goods, logistics difficulties, long trading hours and slow fund recovery. Based on the current situation of cross-border e-commerce entrepreneurship in China, from the perspective of building an e-commerce platform, this paper proposes a model of export and import business based on cross-border entrepreneurship platform in terms of the actual situation, and makes recommendations.

1. Introduction

With the reform of China's higher education system, it is not a fresh topic for college students to find employment. However, the emergence of economic turmoil caused by the financial crisis in 2008 has made the employment of college students once again become a hot topic in society. According to statistics, the employment situation in 2009 is even more optimistic [1]. Faced with this kind of employment pressure, encouraging college students to start their own businesses and create new jobs while creating new ones is one of the important ways for college students to get into society and accept social challenges. At the same time, it also provides a way out for solving the social problems of college students' employment difficulties, and promote the reform and development of higher education itself. For college students to start their own businesses, it is important to combine theory with practice so that they can truly realize the priority of life value in their schools. The construction of campus e-commerce platform can not only guide students to fully understand their risk in terms of demand, competition and information, but also cultivate their innovative spirit and entrepreneurial ability, which are inevitable requirements of the times and reality for colleges and universities, But also the needs of individual development of college students. Therefore, in the campus to build a school, government and society trinity entrepreneurial education system, to provide students with the appropriate optimization of the business environment, in accordance with the requirements of social training of personnel, so that students can both find a suitable job, but also in the pursuit or not Seeking for a better opportunity for self-development to the path of self-employment, is the contemporary education sector is facing the opportunities and challenges, with great practical significance. Below, I put forward the construction of e-commerce platform under the campus environment, and use MVC model to build a suitable campus environment for student entrepreneurship platform.

2. Build e-business platform

Ecshop also provides powerful product manuals while providing powerful e-commerce functions. The booklet provides Ecshop website structure, database structure and example of template structure and template creation, covering the main aspects of website construction, use and secondary development. In addition, the official also provides online help forum. If you need technical support or have any questions during the process of building a platform based on Ecshop, you can post these issues in the forums. Officials of Ecshop and people with relevant experience will provide timely help. These services allow users to use Ecshop to build a more complete e-commerce platform, almost without any web programming skills.

With reference to the current mainstream B2C platform trading process, we can find that the role of B2C platform is relatively simple, sub-sellers and buyers. The seller through the background

management system to the system maintenance, including product management, order management, promotion management. The behavior of buyers is mainly to browse products, shopping cart management and order management. Based on these analyzes, we designed a business process based on Ecshop's e-commerce professional practice platform.

3. MVC-based business platform design and construction

Firstly, the system adopts B / S mode. Then, based on MVC design pattern and Struts framework, the business logic layer, presentation layer and control layer of the system are determined according to the principle of hierarchical design. The specific design is as follows:

- (1) View design system includes login. Jsp, Main. Jsp, Practice. Jsp, Pioneer. Jsp and other jsp files. The program that implements the login page effect is login. Jsp, and the name of the form element in this page corresponds to the property name in the controller component UserForm. Achieve the success of the login page is the main program jsp, the program through the request object getAttribute ("formBean1") method to obtain the controller component UserForm logged in after the successful login user name, display the campus e-commerce platform Information, if you can not get the value of UserForm, then confirmed as illegal users [2].
- (2) Controller Design. The two controller components involved in this system, one is the LoginAction component that acts as a control center for page orientation based on the different results of authentication, and the other is responsible for receiving the data submitted by the data table in the view component KeyActioon component [3]. The LoginAction class is a subclass of Action and the execute () method is overridden in the LoginAction class [3]. According to the settings in the configuration file, the main responsibility of the class object is responsible for handling requests submitted from the view, and with the ActionForm class object to obtain form data for authentication.
- (3) Model Design. System defines two model components UserLoginLog and DBUser, UserLoginLog is a JavaBean, the main business logic for the record log, the login user name and password will be successfully logged to the specified log file, encapsulated in the DBUser class Business logic related to database operations [4].
- (4) Configuration file design includes two main documents: Web. Xml and Struts-config. Xml. Web.xml configuration file is a common Web application configuration file, the main ActionServlet configuration, the default home page to set up work. Struts-config.xml is the core of the entire Struts framework, in the framework of Struts, developers use it to assemble the various components, the establishment of the overall context of the application [5]. It can be said that this document serves as a control and distribution center for the operation and development of a large-scale project. The ActionFormBean, ActionForward, and Action Bean configuration is done in the configuration file.

4. E-commerce platform for the logistics and payment models

Due to the specific area of the campus environment, the distribution of a relatively small range of business focused on the delivery method is relatively simple, if the use of logistics and distribution is not reasonable. The analysis shows that under the campus environment, taking the independent cost of organizing and distributing schools is not costly, so it is also possible to adopt the school-owned logistics model under the campus e-commerce platform. This model is to set up their own distribution site in the campus, after obtaining the consumer's shopping information, the delivery point staff will deliver goods to your door. The staff of the distribution center are all composed of impoverished students in the school, giving them the opportunity to work-study program. This not only enables them to raise their own tuition fees, but also reduces the burden on families and schools. It is also an exercise in their practical ability. For the payment method, considering the students living in a smaller area, should choose a simple, safe and efficient payment methods, according to the characteristics of the campus, the campus e-commerce platform under the payment method does not require financial institutions to participate, you can choose to meet

Payment methods and campus card payment methods [6].

5. Improve the e-commerce platform microfinance legal system

The offline small loan company is a limited liability company or joint stock limited company invested by natural persons, corporate legal persons and other social organizations, and does not absorb public deposits and operates the micro-loan business. Online microfinance companies also generate more forms of risk because of their particularity in the network. For small loan companies that provide financial services, online microfinance companies are more independent and more flexible in operation, with less manpower and material resources, personnel management costs and coordination costs Less out of line borrowings, it means lower overall transaction costs. However, in order to prevent such an online platform of e-commerce from enhancing its own security and stepping up regulation of microcredit on electronic platforms, a clear barrier to entry must be established to ensure the healthy and steady development of microfinance companies on electronic platforms development.

To establish an access standard that promotes the healthy development of microfinance companies on e-commerce platforms, financial strength is the first step in any review process. Only by fully protecting the financial security of both lenders and borrowers can the interests of both parties be protected from loss so as to promote the integrity and sustainable development of the business so as to enable SMEs who need capital to properly handle the discrepancy in the operating cycle due to capital turnover and lead to a series of problems. At present, China's requirement for small loan companies in the form of limited liability companies is that their registered capital should not be less than 5 million yuan; the registered capital in the form of joint-stock companies should not be less than 10 million yuan; the registered capital of foreign-invested financial leasing companies is not Less than 10 million US dollars; pilot domestic financial leasing company not less than 170 million yuan; engaged in pledge of property rights pledged the registered capital of not less than 10 million yuan, engaged in real estate mortgage registered capital of not less than 500 million yuan . 35 A reasonable review of the company's qualifications, based on well-defined criteria, can fundamentally prevent some unnecessary financial fraud. At the same time, we will further examine whether there are any bad credit records or criminal records of insiders in the company and further deepen the creditworthiness of both borrowers and lenders.

After setting up a certain threshold of access, how to review and examine this threshold in accordance with this threshold has become a top priority. As an online financial institution, the microcredit company of e-commerce platform mainly comes from In accordance with the "Opinions", the small loan company as a lender must comply with the principle of "loan-only non-existence ", And is using its own funds for all lending transactions. This means that, how to grasp their own position so that loans alone is the top priority of supervision. If a lending institution shifts its lending to other lending institutions while lending itself to its own lending business, this type of lending will reduce all regulatory requirements to empty talk. In addition, if the amount of borrowing is too large and the number of people involved is too large, and if there is no clear law on whether the lending of microcredit meets the requirements and whether it will be characterized as disguised absorption of deposits, it will easily slip into financial crime Abyss For the microcredit company of the e-commerce platform, whenever it is necessary to bear in mind the principle that oneself must follow as a lender, it must use its own funds for loans. Customers because of the transaction relationship escrow funds managed in the e-commerce platform is not owned by its own funds, lenders can not be used, otherwise the nature will be converted to disguised deposits, which is strictly prohibited by the regulatory authorities should be strictly controlled. Regulators should focus on the particularity of e-commerce platform, careful examination of sources of funds.

6. Conclusions

At present, although the network operators have enjoyed a good momentum of development in our country, their financing environment is still not satisfactory. It is very difficult for them to obtain the support of traditional financial institutions in our country. It is very difficult to borrow money. However, the appearance of e-commerce micro-loans has filled Traditional financial institutions in the field of blank. Therefore, the research on this new loan market is of great significance. As a new type of credit mode, micro-credit platform for e-commerce platform is gradually getting on track and developing with the entry and promotion of mainstream electricity providers.

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