

Research on Operation Mode of S & T Financial Service Platform for Small and Medium Enterprises in Shaanxi Province

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Abstract: For many years, with the rapid development of science and technology, the popularization of financial knowledge has brought new business opportunities to the development of traditional finance, which makes it possible for finance to solve the financing problems of many enterprises. In this paper, the existing mode of finance as the starting point, small and medium-sized enterprises in Shaanxi Province as the analysis object, carries on the financing problem correlation analysis, and puts forward the improvement suggestion.

1. Introduction

Small and medium-sized enterprises are necessary to conform to the new trend of economic development and expand the new situation of transformation and development. Small and medium-sized enterprises financial service platform is a financial service portal for small and medium-sized enterprises, based on O2O (online and offline combination) business model, leading the standardization and production of enterprise investment and financing services, and through continuous innovation, Strive to become the region's most professional, the most practical problem-solving enterprise investment and financing services products e-commerce platform. The platform is based on a non-replicable "customer relationship" with the enterprise, with "service deal making" and local "service centers" as means of output and delivery channels. Achieve online and offline combination to export professional "investment, financing and value-added products" to small and medium-sized enterprises throughout the country, and ultimately help Small and medium-sized enterprises low cost to solve financing difficulties, development difficulties, sales difficulties, achieve market breakthroughs, management upgrading and transformation upgrade.

2. The Development of Shaanxi Science and Technology Financial Services Platform

In recent years, under the guidance and promotion of the supervision department, the banking institutions within the jurisdiction of Shaanxi province surround the construction of the technology sub-branch and the intellectual property pledge financing business, and the technology enterprises are the core target customers, and actively explore the service mode of the special financial service platform of the scientific and technological enterprises. A certain effect has been achieved. Main features: First, it is early to start. In 2010, an intellectual property pledge loan management method was introduced earlier in the country, and the intellectual property pledge loan business was vigorously promoted within the jurisdiction; in 2013, the supervision method of the technology sub-branch was first introduced in the whole country, and the construction of the science and technology sub-branch was promoted. Since the first scientific and technological branch in 2013, it has been set up to date In 2000, there were 12 licensed technology branches within the Central Government. Second, development is relatively good. By the end of June 2015, banking institutions within the central government had lent 40.1 billion yuan to science and technology enterprises, with

1887 households. Intellectual property pledge financing balance reached 1.03 billion yuan. Third, there are more varieties of business. In view of the light assets of high-tech enterprises and the lack of collateral, various banking institutions are actively engaged in product innovation. For example, ICBC Shaanxi Branch has launched a brand financing service scheme for the "Stellingling Project" technology and financial services platform. Pudong Development Bank Xi'an Branch in cooperation with equity investment institutions to launch a "joint loan" products, Changan Bank combined with enterprise sales push Issued "order loan" products. Fourth, the scope of intellectual property pledge loans is wider. The province's 22 banking institutions have opened intellectual property mortgage loans, accounting for more than 60 percent of the total and covering almost all categories of banking institutions; seven of the province's 10 prefectures have already opened the business, or 70 percent.

3. The overall situation of financing for small and medium-sized science and technology enterprises in Shaanxi Province

Shaanxi Province as an important industrial town in northwest China, high-end technology enterprises such as aerospace science and technology settled here, especially since the reform and opening up, with the increase in the number of private enterprises, In addition, Shaanxi Province's unique geographical location and rich natural resources have led to the development of small and medium-sized enterprises in various industries, among which small and medium-sized science and technology enterprises have also flourished. Small and medium-sized enterprises of science and technology in Shaanxi Province began to develop in the 1970s. Now it is gradually maturing. With the continuous growth of small and medium-sized scientific and technological enterprises in Shaanxi Province, they have become the backbone of promoting and supporting sTable economic growth. With the social economy With the rapid development of Shaanxi Province, some problems in the development of small and medium-sized scientific and technological enterprises in Shaanxi Province have also gradually emerged. Among them, it is worth mentioning is the difficult problem of financing which is a headache for many enterprises. 80% of small and medium-sized scientific and technological enterprises are faced with the problem of shortage of funds, because of the lack of reliable financing channels for small and medium-sized enterprises, so that a large number of technology levels are high. It is difficult for enterprises with good market prospects to get better and more comprehensive development, which hinders the development of the economic potential of small and medium-sized science and technology enterprises. Statistics of relevant departments of the state show that there are thousands of scientific and technological achievements in Shaanxi province each year, but the conversion rate of large areas is less than 20%, and the implementation rate of patent technology is only 10%. Left and right. By 2018, the loan balance of small and medium-sized and small-sized enterprises in Shaanxi has exceeded RMB 5.5 billion, which has increased by nearly 50 percentage points in 2017. In the first half of this year, small and medium-sized enterprises have accumulated a total loan of 47.32 billion yuan, up 108.35% from the same period last year. The perfect combination of science and technology and economy has been first seen in Shaanxi Province. This year, Shaanxi Province will promote the organic combination of economy and science and technology as the primary goal of scientific and technological work in Shaanxi Province. To this end, the departments and the banking and supervision bureau, the certification and supervision bureau and other financial institutions are in the process of multilateral cooperation and take effective measures to explore the combination of economic resources and scientific and technological resources Effective countermeasures. At the same time, the provincial science and technology department also actively cooperated with a number of banks such as Agricultural Bank Shaanxi Branch, Industrial Bank Shaanxi Branch, Xi'an Bank, and so on, through innovative forms of cooperation. To provide diversified financial products and differentiated services for science and technology enterprises from the initial stage to the mature stage.

4. Characteristics of S & T Financial Service platform for small and medium-sized Enterprises in Shaanxi

In the slow and stable state of national economic operation, we should accurately grasp the pulse of platform economic revolution, and fit the characteristics of the times to excavate the new inner culvert of platform finance, by integrating the energy of related organizations within the platform economy. Innovative construction of a highly viscous platform financial service model for small and medium-sized enterprises, fully mobilizing the positive effects of the modern economic transformation of platform financial services, may become a relief for the pressure of production and operation costs of small and medium-sized enterprises in Shaanxi Province during the 12th five-year Plan period. Release profit space. Boost the national economy to stabilize and slowly rise the new engine.

4.1 Shaanxi small and medium-sized enterprise science and technology finance service platform basic characteristic.

According to the general theory of platform economy, platform financial (Platform finance) based on information technology, network as a basic tool, information flow, capital flow, logistics production, storage. A new type of specific economic organization that is used as a driver for processing platforms and platforms, customers and customers, platforms and platforms for trading, co-operation, competition and win-win relationships to maximize revenue. In the platform economy category, Shaanxi small and medium-sized enterprises science and technology finance service platform not only has the common platform characteristic, which is different from the traditional economy, but also has the inherent essence attribute and connotation of finance.

4.2 Platform finance is a new form of service for small and medium-sized enterprises in Shaanxi Province.

Platform finance originated from the Internet and attached to the physical industrial chain extension diffusion model economic effects, so that many small and medium-sized enterprises in Shaanxi Province in the end of the industrial chain and in the narrow market in the organization. Communication and other aspects present the trend of networking, accelerate the refinement and deepening of the division of labor within the platform, and become a new form of real economic financing development of small and medium-sized enterprises in Shaanxi Province. In terms of financing services, the platform provides network financial services around the upper and lower reaches of core enterprises, and provides online financial support to upstream and downstream customers of core enterprises that are in line with the guidance of national industrial policies through third-party network electronic support. Platform Finance brings Financial Capital quickly In the process of the production and development of economic entities and the transformation of scientific and technological achievements, financial capital is rapidly and efficiently transformed into industrial capital to drive the development of real economy. Supporting services, platform finance through the network from point to line, from line to surface, from surface to body for the core enterprises in the platform upstream and downstream customers to create and weave covering including market research, customer positioning, raw materials purchase, product design, Process management, product sales, after-sales service, including all-round, three-dimensional, network services.

5. Construction principles of S & T Financial Service platform Service Mode for small and medium-sized Enterprises in Shaanxi Province

Shaanxi small and medium-sized enterprise science and technology finance service platform mode. The principle of law of value refers to the platform financial system in which both core enterprises and small and medium-sized enterprises in the upper and lower reaches of Shaanxi Province participate in the operation of the platform as independent operators in order to seek maximum financial benefits. Coase points out that the nature of the enterprise is a mechanism of

resource allocation (R.H. Coase, 1937) and that the allocation of capital resources in the bilateral market of the platform regulated by the price mechanism and follows the basic requirements of the economic operation of the platform according to the law of value. Whether small and medium-sized Enterprises in Shaanxi Province obtain funds support through platform Finance or Internal accumulation the balance between the pricing of the platform and the cost of the organization is critical. Following the law of value is the basic requirement for all parties to participate in the financial activities of the platform. Taking the balance of interests as the core support is the sustained development of platform finance and the principle of long-term multi-party cooperation. The internal equilibrium point is the key factor that the Sci-tech Financial Service platform of small and medium-sized enterprises in Shaanxi can function for a long time. Shaanxi small and medium-sized enterprises science and technology financial service platform long-term effective operation probability is very low. Shaanxi small and medium-sized enterprises science and technology finance service platform circumference. It is necessary to build an open and win-win ecosystem around the enhancement of its own function and value so that all parties can benefit from it. Therefore, it is the inherent requirement of maintaining commercial banks and multi-party cooperation to serve small and medium-sized enterprises in Shaanxi province to maintain the win-win value. Based on knowledge, science and technology, information and other resources cannot be automatically through the market mechanism to achieve sharing and transformation. Shaanxi small and medium-sized enterprises science and technology financial services platform construction should be committed to the platform innovation resources opening and sharing, Construction of effective resource sharing consultation mechanism, benefit allocation mechanism and platform extension mechanism to solve the financing bottleneck of small and medium-sized enterprises in Shaanxi Province caused by asymmetric information in unilateral market problem. In order to avoid the vicious competition caused by the lack of financial resources, the failure of market mechanism or the lag of market mechanism, the mechanism of regulating mechanism and the mechanism of effective supply of resources should be added to the resource-sharing platform of small and medium-sized enterprises in Shaanxi province. Risk sharing, not due uncertainty of external economic factors or a party's temporary dilemmas that magnify the risk or evade responsibility. The core enterprises in the platform recommend the customers of small and medium-sized enterprises in Shaanxi province to chosen by banks to control business risks and effectively solve the problem of information asymmetry through information network sharing. The construction of any platform should grasp its inherent dynamic core competitiveness, and the key to the construction of the S & T financial service platform system for small and medium-sized enterprises in Shaanxi is to adhere to the core value of cooperation competition.

6. Operation Mode of S & T Financial Service platform for small and medium Enterprises in Shaanxi Province

In order to reduce the risk of credit and default due to information asymmetry, a co-operation company is set up, which integrates local small loans and guarantee companies, provides pre-loan investigation, post-loan tracking, loan guarantee and other services to reduce the risk of credit and default due to information asymmetry. Operating companies will organically combine CICC's accumulated industry financial resources with local financial resources, and vigorously develop financial services outsourcing business. Small and medium-sized enterprises (SMEs) in Shaanxi Province excavated from the clients of the platform trading, providing listing, M & A, restructuring and financing services. Based on the combination of online and offline risk control measures to ensure the absolute safety of funds, through market-based price negotiations and convenient capital transactions, guide private funds to serve the financing of small and medium-sized enterprises in Shaanxi Province, promote the standardization, orderly and transparent of private lending and lending. Financial services of financial institutions. With the familiarity and risk tolerance of small and medium-sized financial institutions (small and medium-sized loan companies and guarantee companies) to small and medium-sized enterprises in Shaanxi Province, combined with the financial strength of banks and payment and settlement services, the outsourcing of loan, loan aid

and credit services be carried. The platforms own funds provided to borrowing enterprises by means of third party and bank-entrusted loans. The company collects the corresponding interest and uses the government's support to the platform and the small and medium-sized enterprises in Shaanxi Province to reduce the financing cost of the supporting enterprises as far as possible under the guarantee of the platform's basic income.

Around the small and medium-sized enterprises in Shaanxi province to grow up and strengthen quickly, realize their sustainable development and move towards internationalization, explore the benign interaction between industry and financial industry, guide private funds to provide financing services for small and medium-sized enterprises in Shaanxi province. Follow the "government support, market operation," The principle of "technical support and social co-construction", under the guidance of regional financial supervision institutions, is led by a company with an international vision and experienced investment in financial services and industry, together with local investment holding companies for urban development. High-tech industrial investment companies and industry chain leading enterprises, the formation of regional financial industry development co., Ltd., focusing on the growth of small and medium-sized enterprises in Shaanxi province comprehensive financial clothing Business

7. Problems and Countermeasures in Construction of S & T Financial Service platform for small and medium-sized Enterprises in Shaanxi Province

The construction of the financial service model of Shaanxi small and medium-sized enterprises platform with the management system as the core is just the change of commercial banks and the integration of multi-party resources. First, the small and medium-sized enterprises in the specific platform range are uneven, and some poorly qualified enterprises are difficult to match with the financial service providers. Second, the core enterprise platform, the electronic trading platform, the circle platform and the internal small and medium-sized enterprises in Shaanxi province have the benefit distribution and risk bearing in the combination of S & T financial service platform of small and medium enterprises in Shaanxi Province. Third, when banks connect with specific network and trading platforms, the systemic risk of repayment of loans in the process of promoting capital flow. Fourth, the operation of the Sci-tech Financial Service platform for small and medium-sized enterprises in Shaanxi requires a high demand for data processing and network system, which requires a powerful computer information technology that can updated and upgraded in real time, and capital payment management system as a support. Fifthly, the current supervision responsibility for network financing credit is unclear, the legal nature is unclear, the credit collection system is not perfect, and there are some credit risks, technical risks, post-loan management risks and so on in the financial operation of Shaanxi province. For small and medium-sized, Shaanxi Problems in the operation of the enterprise science, technology and finance service platform also need to continue to deepen multi-party cooperation and establish the database in the network platform. In keeping with the trend of economic change on the platform, and following the basic principles, we will connect with specific platforms and target small and medium-sized enterprises in Shaanxi Province. The construction of a new financial service model for small and medium-sized enterprises in Shaanxi Province is an important alternative strategy for commercial banks to adjust and transform at variable speed. However, there are still some internal and external obstacles to commercial banks' initial involvement in the field of Internet credit finance, which still need to seek a better quality, more connotation and more sustainable road of transformation and development in the exploration of multi-party linkage and cooperation.

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