

On the Development Trend and Enlightenment of International Trade Finance

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Abstract: With the development of economic globalization, the development of market economy in China is also growing rapidly. As a product of economic globalization, international trade has also made great progress. In the development of international trade, financing has become the most important and basic business. International trade financing is the representative of international banking business. In this process, we need to develop new products, change the object and scope of financing, and promote the sustainable development of international financing trade. This paper will analyze the development of international trade financing, put forward the corresponding problems and improvement measures for reference.

1. Introduction

Since China's accession to the WTO, more and more international trade exchanges have taken place. In international trade financing, the overall international development situation has become the main research object of international banks. After analyzing and studying the overall trend of international trade financing, we can more clearly understand the current business development of our country, and can more easily grasp the development characteristics of international trade financing. The international market has a certain enlightening effect on China's economic development. It can also solve the problems existing in China's economic development through such research, and promote the common economic development between China and the international community.

2. Development of International Trade Finance in China

2.1 Changes in financing structure and mode

The current situation of international trade financing in China is gradually changing its financing structure and mode due to the influence of the overall international factors. This is the inevitable requirement of our national conditions and international development trend. The traditional mode is to slow down the packaging business by the international banks through the corresponding supply requirements given by the domestic banks. However, as the international trade activities become more and more frequent, the traditional financing structure can not meet the current requirements. Therefore, in order to ensure that China's international trade and financial activities can be carried out effectively, enterprises need to be broadened. Business channels are directly connected with enterprises through international trade financing business. At the same time, due to the restriction of traditional factors, the letter of credit transaction mode is the traditional theme of the past. It is urgent to redevelop a variety of financing transactions to meet the needs of enterprises for international trade financing.

2.2 The object of financing is gradually changing

In the development of market economy in China, some small and medium-sized enterprises have also obtained relatively good development opportunities, which makes the original economic model of our country change. Some small and medium-sized enterprises originally relying on large enterprises can also produce some profits independently. Similarly, the direction of international trade financing has changed from serving large enterprises to providing services to small and medium-sized enterprises. Therefore, in the international trade financing business, the target of

activities should also be transferred to small and medium-sized enterprises. In the development of enterprises or industries, if we can solve the problem of trade financing for SMEs, we can avoid some large enterprises monopolizing SMEs in funds, which can ensure the economic development of our country. At the same time, SMEs must be clearly positioned in the operation of enterprises to actively integrate into international trade, also through domestic and foreign banks, international trade and financial services to connect, thus promoting the long-term development of China's market economy.

3. Development Trend of International Trade Finance in China

3.1 Various ways of financing international trade

Our country's international trade financing business needs to learn from the advanced mode and financing method of international market, change some traditional business mode through the flexible and changeable characteristics of international trade financing, and provide better service for our enterprises. In the international trade financing business, the quality of service is very important. International banks often adopt some financing methods which are biased towards capitalist market. In practice, they need to evaluate the capital or assets of enterprises, and finally confirm the risk of financing business. Then, according to the actual financing situation, they use the corresponding parties. In order to further optimize the trade financing business, it is necessary to reduce the financing risk and to further optimize the trade financing business by lending securities or selling loans.

3.2 Transparency of International Trade Financing

In the course of the development of international trade financing business, there is no standardized market at first, which makes it difficult for international financing business to operate in a benign mode. Therefore, in the process of promoting international trade financing business, we need to reform the financing mode or the whole business process, and make greater improvements and improvements in transparency. In this process, international banks should make more reasonable use of information technology and use various platforms to achieve information transmission in the process of international financing business, so as to provide investors with a faster, clearer and more comprehensive enhancement of international trade financing transparency.

3.3 Cost Reduction of International Trade Financing Supply Chain

One of the important components of international trade financing activities is the management of supply chain. Through the management and control of the operation link of trade supply chain, the whole activity of international trade financing can be checked, so as to reduce the cost. Perhaps the international trade supply chain is growing. When international trade financing activities are financing, they can finance enterprises as a whole, and at the same time, they can also finance some specific links of enterprises partially, so as to meet the financing needs of enterprises through various financing methods.

4. The Optimized Way of International Trade Financing

4.1 Understanding the Risks of International Trade Financing

In international trade financing activities, it is necessary to recognize and understand the risks existing in international trade financing. By analyzing the risks, investors and banks can launch financing activities more efficiently and orderly. At the same time, investors need to understand the changes and changes of the whole industry in the process of financing activities. Under the condition of risk awareness, we can carry out activities more effectively and understand some potential problems and risks in financing activities. In the process of data integration with the whole enterprise, we can get more efficient solutions to avoid the emergence of financing risks. When international banks provide international trade financing services to enterprises, they should also

analyze the possible risks of enterprises. Through the control of enterprise financing modes and risks, they can further understand the main scope of trade financing business, so as to avoid the risks existing in enterprise financing and understand the wind of international trade financing. After insurance, it will be of great help to the promotion of the whole international trade financing industry. It will enable investors, enterprises and banks to benefit from each other and avoid problems.

4.2 Optimizing the Evaluation System of Trade Finance

Considering the current development trend of international trade financing, when international banks provide international trade financing business, the integrity and repayment ability of enterprises after the first completion of financing activities will be evaluated. Therefore, when international banks engage in international trade financing activities with enterprises, they should have a more perfect evaluation system, so as to promote the diversified development of trade financing business. In order to establish a perfect trade financing evaluation system, it is necessary to collect and collate the overall operation or assets of the enterprise, and take these information as the standard and yardstick of business execution. Secondly, we need to form a more perfect guarantee system according to the specific conditions of financing customers, so as to avoid the risks in international trade financing, and at the same time, we can more stabilize the development of the market. Finally, according to the actual situation of customers, banks need to evaluate the overall evaluation of enterprises and customers, and grant more freedom to customers with good credit rating. After the establishment and implementation of the evaluation system of international trade financing, it can maximize the reduction of financing risks and ensure the realization of value in the development of international trade financing.

4.3 Improving the Risk Monitoring Mechanism of International Trade Financing Products

The risk control mechanism of international trade financing products needs to be more precisely optimized and perfected in order to ensure the financing of investors and enterprises. Firstly, we need to understand the overall development of international trade financing market, and systematically analyze the price and quality of agricultural enterprises' own goods and the overall market situation, so as to increase the participation of financiers in trade financing activities by putting forward appropriate financing quotas by investors. Secondly, in the actual process of international trade finance, it is necessary to adopt an integrated financing management mode, so that enterprises can repay through data, so as to maintain the smooth flow of funds and avoid the phenomenon of property transfer immediately after the enterprise dragon. In this way, international banks can also classify customers by business classification. After improving the guarantee system, financing activities are guaranteed, and investors and banks can operate safely at the same time. Finally, banks need to grasp the real-time logistics dynamics of enterprises, through the confirmation of goods logistics information to avoid some illegal elements cheating through goods documents. Overall, it is necessary to improve the risk monitoring of international trade financing products, which can enable investors, banks and enterprises to complete financing activities more efficiently, thereby improving the overall business data and quality.

5. Summary

In short, international trade financing has become an important part of the common development of the international economy. When developing international trade financing business in China, we need to take into account the actual situation of our country, grasp the overall development trend of international trade financing, and promote our international trade financing by establishing various ways of trade financing. Diversified development, and enhance the transparency of trade financing in order to truly promote the overall development of China's market economy. Similarly, as an enterprise, it is necessary to keep pace with the development of international financing, improve the development content of the enterprise itself, and be able to identify the risks in trade finance, ultimately effectively control the risks, so as to make the whole international trade financing

activities more efficient.

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