

Research on the Financing Mode of University Students' Entrepreneurship from the Perspective of "Internet +"

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Abstract: In recent years, China's labor market and employment elasticity coefficient have continued to decline. Faced with the increasingly severe employment situation, the employment problem of college graduates is particularly prominent. The emergence of "Internet +" has created a new and diversified way of starting a business. This paper summarizes the current situation of venture capital financing for contemporary college students, analyzes the main reasons for the financing difficulties of contemporary college students, and puts forward corresponding countermeasures to improve the venture financing system of university students under the background of "Internet plus".

1. Research background

1.1 Literature review

At present, with the continuous expansion of College enrollment, the number of college graduates has increased year by year. At present, the number of college graduates continues to increase every year, until 2012, the number has been nearly 7 million. As an important member of the world economic system, China was deeply affected by the global financial tsunami in 2008. In recent years, the number of college graduates in China is increasing, and the employment situation of college students is not optimistic. For College students, self-employment has gradually become one of the best ways to solve the employment problem (Li, 2017). However, the raising of venture capital has undoubtedly become an important obstacle to the success of college students' entrepreneurship. Under the background of "Internet plus", college students have to consider the risk of venture financing carefully at the beginning of their business. From 2017 to 2018, the proportion of Chinese college students choosing to start their own businesses has reached 5%, but the success rate of starting a business is obviously low, only 3% (Ni and Cai, 2018). Relevant research found that the main and biggest problem on the way of College Students' entrepreneurship is the source of funds. Most college students' choice of financing in the initial stage of entrepreneurship is very important. Facing the rapid development of society, the traditional financing methods have been far from meeting the requirements of the funds for contemporary college students' entrepreneurship. The Internet has enriched the financing channels for entrepreneurship, and to a certain extent, it has improved the confidence and success rate of college students in Entrepreneurship (Jia, 2018).

1.2 Purpose of research

At present, the employment situation of college graduates is quite serious. Faced with this situation, most of the student hosts have changed the traditional concept of employment and made a new choice of self-employment. Nowadays, China has created a good atmosphere for college students to start their own businesses. Accordingly, a series of preferential policies have been issued to encourage college students to start their own businesses actively. Therefore, the consciousness of college students to start their own businesses has become stronger and stronger. Not only that, although the major universities in China are also actively cultivating students' self-entrepreneurship, colleges and universities make every effort to provide high-quality entrepreneurial platform for college students. However, in the specific implementation process, there are still many obstacles to

some existing or supplementary policies. For example, university students need financial support to start their own businesses. Although the relevant international policies stipulate that university students can apply for micro-loans from banks to start their own businesses, most banks do not want university students to have poor repayment ability, small scale and risk because they lack the guarantee of property mortgage. Vulnerable groups. After basically completing a set of basic procedures, there may be no news.

2. The current situation of college students' venture financing

With the continuous progress and development of the country, college students' independent entrepreneurship has become an important way to solve the employment difficulties of College students. Facing the increasingly severe employment environment and employment situation, it has aroused widespread concern and attention of the society. College students are very important to the development of society (Liu, 2018). Nevertheless, the success rate of College Students' entrepreneurship is still low. According to the survey, college students have been restricted in many ways because of their special identity. Most college students think that the shortage of funds is the biggest obstacle to entrepreneurship.

In recent years, in order to cultivate the consciousness and ability of college students to start their own businesses, colleges and universities continue to build business incubation bases for college students, with remarkable results. After graduation, most students will choose to apply for venture capital from schools or local departments. However, there are relatively few successful cases of College Students' financing by applying for bank loans, angel investment or venture capital (Huang, 2018). The reason is that under the traditional financial environment, college students have limited social experience and credit conditions, limited solvency, fewer financing channels, and many difficulties in starting a business. In the process of entrepreneurship financing for college students, capital is the main obstacle in the process of entrepreneurship development, but the financing difficulties not only occur in the early stage of entrepreneurship, but also restrict the main factors of long-term development of the project, even if the entrepreneurship project has been formally implemented. College students generally have financing needs for entrepreneurship, but basically lack reliable and practical financing channels, which directly leads to college students in the early stage of entrepreneurship is easy to encounter financial difficulties.

3. The main reasons for the difficulty of financing for college students

3.1 Low financing ability of college students

There are many deficiencies in the ability of college graduates to start their own businesses. Many college students will be hindered in the early stage of entrepreneurship by various factors. In the process of entrepreneurship practice, college students will choose family financing. Because the cost of family financing is low, the risk of financing is small, and the speed is fast, college students will naturally be regarded as the first choice of the source of entrepreneurship funds (Zhang et al., 2014). However, the newly graduated students are not good at planning and laying out their own entrepreneurship development projects due to their lack of entrepreneurial experience, and lack the ability to integrate project resources. When some college students want investors to raise funds, they will not clearly elaborate the advantages of their own entrepreneurship projects, can not accurately express their entrepreneurship ideas, so that investors can not accurately understand the projects they are investing in, and mistakenly think that college students are just talking on paper, but simply unable to put into practice. College students themselves lack experience, awareness and financing ability in the initial stage of entrepreneurship, which directly leads to their difficulty in obtaining external funding support.

3.2 Insufficient policy implementation

As far as the current social situation is concerned, the relevant government departments, financial lending institutions, enterprises and institutions, as well as social organizations and trade

associations in most parts of China are concerned. Faced with the problem of college students' venture capital, as well as supporting college students' venture capital, there is no reasonable coordination, no good cooperation, and it is difficult to solve the problem of college students' venture capital difficulties. Because college students have just graduated, their work experience is seriously insufficient, and some of them have not contacted work, and their income sources are unstable, their credit level is basically low, or even basically zero. From the bank's point of view, for newly graduated students to apply for loans, often set various thresholds, in order to avoid the risk of college students unable to repay the loan. However, for college students with entrepreneurial dreams, these thresholds directly reduce their enthusiasm for entrepreneurship. Relevant departments have not done enough to implement the entrepreneurship fund policy for college students, so the entrepreneurship fund for college students can not be satisfied. They can only seek other ways to meet their own entrepreneurship conditions.

3.3 The guidance of university entrepreneurship needs to be strengthened

With the rapid development of education in China and the popularization of knowledge and culture, entrepreneurship guidance courses for college students are becoming more and more important. Chinese universities have responded to the call and actively encouraged college students to start their own businesses. Faced with the severe employment situation, graduates will undoubtedly choose to start their own businesses in the talent market, which is a relatively good choice. At present, most colleges and universities actively offer relevant courses to assist students to start their own businesses and try their best to meet the various needs of students for venture financing through the establishment of venture capital. However, under the influence of traditional education, most of the entrepreneurship guidance courses in Colleges and universities still rely too much on theoretical knowledge, and the practice of entrepreneurship financing guidance is insufficient. In the process of routine teaching, the main problems of risk and fund preparation that students may encounter in the process of starting a business financing are neglected. Most of the teachers who take entrepreneurship courses are lack of entrepreneurship practice and financing experience. In practice, the teaching level is weak, and it is difficult to coordinate theoretical knowledge and practical operation. There are obvious shortcomings in the entrepreneurship guidance curriculum in colleges and universities, which makes it difficult for college students to put themselves into the entrepreneurship environment.

4. Countermeasures for perfecting the venture financing system of college students from the perspective of “internet +”

4.1 Relevant departments optimize college students' venture financing system

The rapid development of the “Internet +” era has directly led to the rise of the Internet financing platform. Internet financing platform has entered the market rapidly. The government and other relevant departments should keep up with the trend of the times, actively establish cooperation with universities, governments and banks, and optimize and upgrade the college students' venture financing system. To improve the system of college students' entrepreneurship financing, we should make full use of the convenience of the Internet, enrich the forms and ways of communication, vigorously publicize the mode of Internet entrepreneurship financing, so that college students can truly see and understand the many platforms of Internet financing, and correctly choose the way of entrepreneurship financing. With the rapid development of Internet financing platform, a large number of good and bad information will be generated, which will reduce the credit level, and even fraudulent information will appear. Therefore, the relevant departments should strengthen the supervision of the Internet to reduce the risk of college students' internet venture financing. The government and other relevant departments should appropriately reduce the financing threshold and adopt reasonable and convenient ways to facilitate college students to improve the approval rate.

4.2 Supporting college Students to start business and solving financing problem together

In order to support and encourage college graduates to start their own businesses actively, relevant departments have established and promulgated many internet financial institutions and investment institutions, and colleges and universities have gradually set up business incubation bases for college graduates. These independent institutions should strengthen communication and communication, reach a consensus on cooperation in helping college students start-up financing, and reasonably solve all kinds of difficulties that college students encounter in starting-up financing. Financial institutions, investment institutions, etc. should actively help college students solve various problems encountered in the process of financing entrepreneurship while supporting college students' entrepreneurship. Relevant departments should make greater efforts to publicize commercial insurance and other information in universities or venture financing platforms. Reducing the risk of college students' entrepreneurship, eliminating students' worries about the Internet financing platform, and cultivating students' insurance awareness. To a certain extent, it helps college students to solve the financing difficulties reasonably.

4.3 Setting up practical courses and related lectures on venture financing in colleges and universities

At the same time, colleges and universities can also incorporate entrepreneurship financing practice courses and related knowledge lectures. College entrepreneurship financing teachers should rationally arrange the combination of theory and practice courses, and train students to apply theory and practice reasonably. Actively integrate into the environment of venture financing, and lay a certain foundation for future venture financing. In addition, colleges and universities can summarize and analyze the entrepreneurship situation of the students. Let college students contact with real cases, analyze the shortcomings of their own venture financing knowledge, learn from their strengths to make up for their weaknesses. Invited social successful entrepreneurs can be analyzed according to the situation of Internet financing and Internet entrepreneurship channels. Through detailed explanation, college students can fully and carefully understand the Internet financing process, financing channels, financing risks and other knowledge.

4.4 College students make efforts to improve their ability of venture financing

Contemporary college students, as the main force of the wave of venture financing, should have a thorough understanding of the various knowledge of Internet financing to avoid unknown risks. College students should pay attention to improving their entrepreneurial financing ability in order to cope with the complex and changeable information on the Internet platform in time. With the rapid development of internet, college students should not only find the key to their core development, but also try to improve their ability of venture financing in line with the current social development trend. Correct view of the internet venture financing platform, enhance the level of awareness of the Internet financing platform. In addition, college students should improve their abilities in all aspects so that they can cope well with the problems related to Internet financing.

5. Conclusion

From the perspective of "Internet plus", it is a very difficult opportunity for university students to start their own businesses to broaden their financing channels. Based on the analysis of the current situation of college students' venture financing and the problems existing in the way of financing, this paper analyzes the advantages and disadvantages of different types of venture financing from the perspective of "Internet plus", and argues that the Internet can provide new and convenient financing platform for university students. The countermeasures to improve the financing system of college students' entrepreneurship provide a good basis for the successful financing of college students' entrepreneurship.

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