

Research on the Financial Risk of E-commerce Enterprises under the Mode of Internet Financial Payment

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Keywords: Mobile internet finance; E-Commerce enterprise; Financial risk

Abstract: The rapid development of mobile internet financial payment methods has brought unprecedented opportunities to e-commerce companies. How to maintain strong vitality and lasting competitiveness in the fierce market competition has always been discussed and researched by e-commerce companies. Important topic. However, in the operation and management of e-commerce enterprises, the identification and control of financial risks are often not put in place, resulting in repeated occurrences of various types of risks, causing incalculable economic losses to enterprises. Article will be on the mobile internet financial environment

The common financial risks of e-commerce companies are discussed and analyzed, how to minimize and avoid the occurrence of financial risks, and lay the foundation for the sustained and rapid development of e-commerce enterprises.

At present, the e-commerce economy has brought about earth-shaking changes in people's lives. It not only breaks the boundaries between time and space, but also provides more convenient and thoughtful services. E-commerce companies have also achieved unprecedented development, and emerging mobile Internet payments. The way is to add new kinetic energy to this kind, but at the same time of this barbaric growth, the financial security risks and risks are also greatly improved. If it cannot be prevented and degraded in time, it will have an adverse impact on the sustained and rapid development of the e-commerce economy. So as to cause losses to the economic interests of enterprises. Therefore, strengthen the emphasis on financial risks, raise awareness of financial risks, and take appropriate control measures to ensure the high-speed development of e-commerce enterprises.

E-commerce companies use mobile Internet platforms to conduct transactions. Their main operating modes are different. There are differences in business profit models. There are also many forms of transaction payment methods. This paper focuses on the financial risks of e-commerce companies in the mobile Internet financial payment environment.

1. Financial Characteristics of E-Commerce Companies

1.1. Asset Composition of Heavy Capital and Light Assets.

E-commerce enterprises have relatively little investment in fixed assets, and e-commerce companies generally do not deal with fixed assets before they are fully formed. This makes fixed assets account for a small proportion of total assets, while capital is relatively large. The capital structure of such light assets and heavy interests often does not meet the bank financing collateral requirements. In addition, the achievable income of e-commerce operations in the future is still unknown. Therefore, e-commerce companies often do not get bank loans but can only find venture capital. Institutions come to finance.

1.2. Service-based Expenditure Structure with Small Cost and High Cost.

In most e-commerce companies, there are few production links, most of which belong to different types of service enterprises, providing users with products, services and experiences, and relying heavily on software technology and scientific processes, and these are operated by people. More and more e-commerce companies have regarded human-related expenses as a major

expenditure that cannot be ignored. In addition, in order to attract talents and retain talents, e-commerce companies continue to improve their salary and treatment. In addition, e-commerce companies must continuously improve their service experience to gain the favor of users, and also ensure continuous investment in technology research and development and marketing. The operating expenses of e-commerce companies have remained high.

2. Correct Understanding of the Financial Risks of E-Commerce Companies under the Network Financial Payment Environment

E-commerce companies rely on mobile Internet financial payment environment and hardware facilities and system software support. In the payment and receiving links, security issues are particularly important, and no financial risks such as user information leakage and economic losses will emerge.

E-commerce enterprises are also threatened by various hidden factors in the mobile Internet financial payment environment, such as employees' violation of process operations and the backwardness of payment software technology interfaces, which makes the mobile Internet financial payment and enterprise financial docking loopholes E-commerce companies have caused serious losses.

2.1. The Financial Risks Faced by E-commerce Companies are Objective.

Since the Internet genes owned by e-commerce companies are always affected by the changing factors of mobile Internet technology iteration and business model innovation, the risks will always exist objectively. Coupled with the uncertainty of the unknown factors, it is easy to cause financial risks. Can be roughly divided into the following categories.

2.2. Investment risk

The business model of e-commerce enterprises mostly comes from innovative ideas. With the help of network technology development and business opportunity value judgment, but the conditions are variable and the opportunities are short-lived, these also lead to the quantitative estimation of the investment risks of e-commerce enterprises.

In the initial stage, the initial investment capital is large, and the investment amount often cannot bring profits immediately in the short-term, and the loss of the single-book book. In addition, when implementing the expansion and replication strategy, "sports and waters" will require more funds to support operations. In addition, optimization and upgrade of software, hardware and systems, and some e-commerce companies will be affected by the market environment. It is difficult to control the actual cost to the ideal minimum and optimal level, which also makes the financial investment risk uncontrollable.

2.2. Process risk

The business data of e-commerce companies interact and communicate on the mobile Internet, and security is of paramount importance. Based on the open nature of the mobile Internet, the possibility that the above interactive business information is intercepted and the financial data is leaked is objective, which leads to the e-commerce enterprise cannot absolutely guarantee the truth and security of the financial data in the network. In addition, the laws and regulations on the security of current mobile Internet information systems are still not perfect, which has certain process risks in corporate financial work.

2.3. Financial capital risk

In the process of mobile internet financial payment, there will be a period and fluctuation of cash flow due to the account period. The current competition between e-commerce is very fierce, such as price war competition. On the one hand, it increases the cost of expenses; on the other hand, it increases the risk of financial funds. There is a high degree of uncertainty in the funds being occupied, and these hidden dangers are very likely to trigger the financial risks of e-commerce

companies' funds.

3. Analysis of the Causes of Financial Risks in E-Commerce Enterprises

Changes in internal and external conditions have a significant impact on financial risk management

In the current e-commerce enterprises, there are widespread problems such as slow response speed and poor flexibility of financial management processes. In actual work, some of the e-commerce companies are not willing to change the specific internal financial control process for the above-mentioned major impacts. This will not be able to adapt to internal and external environmental changes, resulting in low financial management efficiency and increased risk management. Difficulty.

3.1. Financial Business Information does not match Synchronously.

Although the business data of electric business enterprises in terms of import, sales and storage can be accurately matched. But because management is different from business needs. In the actual process of quite a lot of e-commerce transactions, business data and financial information have not yet fulfilled the financial risk management basic requirements of three accounts. This is because e-commerce companies use different operating modes and revenue models in an open and virtual network market. There is also a difference between software and security. There is no unified standardized interface, and it is difficult to achieve holographic matching. Financial, tax, and management risks have also increased accordingly.

3.2. There are Many Mobile Financial Payment Channels, Intelligent Means, and Risk Reduction but Objective Existence.

In the current mobile Internet era, because mobile financial payment methods are faster, in order to comprehensively improve the transaction speed and experience, it is usually quick to log in and quickly complete the payment in the transaction process, which will increase the risk of customer information verification. For example, the payment can be made through WeChat, Alipay, and mobile banking, so that the above risks are reduced, but there is a new hidden risk of cash out. At the same time, the difficulty of financial supervision of e-commerce companies has further increased.

4. Preventive Measures for Financial Risks of E-Commerce Enterprises under the Mobile Internet Financial Environment

4.1. Industry Supervision and Enterprise Self-Discipline.

E-commerce enterprises must develop rapidly and sustainability in the mobile Internet financial environment. On the one hand, the regulatory authorities should establish sound laws and regulations and industry standards that are advancing with the times as soon as possible. On the other hand, e-commerce companies face a wide range of mobile Internet financial interfaces, and enterprises themselves must strengthen industry self-discipline and understanding of financial risks. In the actual work, according to local conditions, take effective preventive measures, identify and warn financial risks in advance, and promote the development of e-commerce enterprises with both momentum and stamina, and maintain a healthy growth trend.

4.2. Collaborative Mechanism of Mobile Internet + Financial Security.

First, the evaluation of the establishment of a sound supply chain service channels, restructuring of organizational structure and optimization of business processes, and strengthening of financial process audit encryption technology. Establish a reasonable fund flow supervision system to ensure the normal and timely circulation of goods. Second, strengthen financial information authentication technology. Financial information authentication matching and big data unification through static and dynamic cliometrics. Third, formulate a reasonable financial risk monitoring and early warning

system, and construct and implement a financial risk emergency plan. At this stage, to strengthen financial security prevention technology, professional financial software with forward-looking interface can be used to load genuine anti-virus firewall, real-time software detection, and ensure the safe operation of e-commerce enterprises.

5. Conclusion

In a nutshell, the financial risks of e-commerce enterprises in the mobile Internet financial environment are objective. Although the sources and formations are different, as long as they are fully valued, they have an in-depth understanding and analysis of the causes and types. Find out the root cause of the problem, find out the key points of the relationship, and adopt appropriate preventive strategies and measures to effectively reduce and resolve the financial risks. In the near future, it is necessary to make full use of mobile Internet technology and legal knowledge, strengthen long-term and systematic management of financial risks, prevent systemic risks, and promote e-commerce enterprises to maintain vitality and stamina, and to achieve rapid and sustained development.

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