

Research on the Development of Logistics Finance in Dazhou

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Abstract

Based on the definition of logistics finance, the current financing situation of logistics enterprises and the analysis of logistics financial products issued by some banks, this study develops the big data and differentiated development mode of logistics finance under the Internet, establishes the trust and cooperation mechanism of logistics finance business, establishes the e-commerce platform of logistics finance, and promotes the development of logistics finance. The implementation and promulgation of relevant laws and regulations, and the improvement of risk control system of logistics financial business, etc.

Keywords

logistics, logistics finance, Internet, Internet Finance.

1. Introduction

With the development of Internet and e-commerce, logistics, as an important link connecting customers and capital flow and information flow, is particularly important for the development of logistics industry. Fully grasp the development opportunity of "one belt and one road", integrate the logistics big data with the thought of "Internet+", and develop logistics financial business, which is conducive to the sustainable development of logistics economy.

2. Current Situation of Logistics Finance in Dazhou

The emergence of Internet finance has also changed the means of developing customers and payment methods of banks. The cooperation between banks and third-party logistics enterprises has become more and more in-depth. The development of Dazhou's logistics industry and financial industry has also laid a good foundation for the win-win of enterprises and banks.

2.1. The Development of Dazhou's Financial Industry

2017, a modern financial system with complete functions, rich levels, reasonable structure, orderly competition and comprehensive services will be initially built, with an annual increase of more than 15% in the added value of the city's financial industry; an annual increase of more than 18% in the scale of RMB deposits and loans of financial institutions (including an annual increase of more than 20% in credit financing), reaching 400 billion yuan; an annual increase of more than 12% in premium income; and three enterprises will be cultivated Listed companies at home and abroad; the total number of financial institutions has reached more than 150, developing about 5 financial institutions with provincial influence and comprehensive strength in the forefront of the same industry, cultivating and introducing a number of financial professionals; establishing 10 billion financing platform for Securities equity financing, 10 billion platform for bond financing, 10 billion platform for micro loan financing, 10 billion platform for financing guarantee and 10 billion platform for private investment and financing. The financing capacity of municipal investment and financing companies has been greatly improved.

2.2. Development Status of Dazhou Logistics Enterprises

With the development of economy, logistics enterprises in Dazhou also grow rapidly. In 2016, Dazhou successfully applied for 10 provincial key logistics projects, and obtained provincial financial support of 26.3 million yuan. Among them, Dazhou logistics enterprise was rated as 3A level logistics enterprise in advance, and its annual output value increased by multiple levels, from 30 million yuan to 150 million yuan. In addition, the utilization rate of Dazhou Highway Logistics Port has gradually reached 95%. Only in the first three quarters of 2016, the number of transactions reached 35000, with a total amount of about 900 million yuan, including cargo throughput of about 1.5 million tons, and logistics information release of about 42000. Dazhou Highway Logistics Port has initially realized the integrated social logistics service function of "entity platform + logistics information application".

3. The Impact of Internet on Dazhou Logistics Finance

3.1. The Impact of Internet Finance on Logistics Industry

Under the stimulation of huge customer sources and potential huge profits brought by e-commerce platform, the traditional retail industry and logistics industry have successively entered the e-commerce era. In the increasingly fierce market competition, part of the veteran e-commerce began to establish their own logistics system and banking system, that is, e-commerce logistics finance. From the current form, the traditional logistics system of passively waiting for orders is not enough to keep up with the great integration of the industry under the situation of Internet. The development direction of e-commerce competition is to establish a self-contained logistics infrastructure and online financial model. According to the large proportion of the current habitual online transaction mode of netizens in China, the market has a natural choice for efficiency and efficiency. It leads to the combination and even integration of logistics industry and e-commerce. That is to say, e-commerce, banking and logistics industries will tend to realize e-commerce logistics finance, financial e-commerce logistics and logistics e-commerce finance.

3.2. The Impact of Internet on Logistics Financial Services

The development of Internet economy puts forward new requirements for logistics financial products. At present, the development of logistics enterprises in Dazhou is a little backward, the level of comprehensive management is not high, the degree of modernization is low, and they can not keep up with the needs of the development of the times. As a result, the financial products of the logistics industry for banks are still in the primary stage of taking the inventory with stable value and easy to realize as the business object of financial products. At present, even though most of the banks have launched logistics financial services, there are still serious homogenization of services in each bank, and there is not much unique in the specific process of logistics financial services. Under the impact of the Internet financial situation, it is difficult for the logistics industry, which mainly focuses on the central operation chain of the real industry, to display and facilitate the inquiry of the operation and flow of the real information in the e-banking and online financing transaction platform. At the same time, the logistics and capital flow are still scattered and independent, the degree of informatization is not high, and they cannot achieve the coordination and unity of mutual fusion in information communication and sharing. They only stay in the Demonstration cooperation based on the basic business, fail to fully tap the value of the logistics industry as an important link connecting customers, docking capital flow and information flow, and fail to form a broad and diverse perspective. Logistics financial products of commercial banks with strong practicability.

3.3. The Impact of Internet on Risk Control of Logistics Finance

1) Lack of uniform industry standards

At present, the logistics financial service is still in the exploration and trial stage. Even the logistics industry itself also has many problems in the management of business. In the cooperation between financial institutions and logistics enterprises, there is no perfect industry standard for reference. Each major institution has its own way, which leads to a great deal of randomness and uncertainty in the process. However, the financing business in the supply chain is not equal to the general credit business. The complex operation process and rules will lead to the increase of financing operation cost and low efficiency of asset activation. Therefore, in the specific practice of logistics financial services, there are also high operating costs.

2) Lack of cooperation trust between industry and Finance

There is a general lack of trust in the cooperative relationship among production enterprises, logistics industry and commercial banks, for example, production enterprises may worry that the long-term dependence on logistics enterprises will lose the control over purchasing and sales; logistics enterprises should bear the risk of suppliers' delay in delivery or product quality reduction; financial industry should deal with the problems such as loss of goods and barter risks on the distribution nodes of supply chain; Any party's default in any link will affect the normal operation of the whole supply chain system, or even completely interrupt. At present, the logistics financial services carried out by banking institutions are generally short-lived, small amount of credit relationship.

4. "Internet+"Release the Development Direction of State Logistics Finance.

Under the background of "Internet+", logistics finance needs transformation and upgrading to help SMEs achieve fast and effective financing, so as to truly promote the development of new economic forms.

4.1. Use Big Data to Improve the Bank Credit System.

The bank obtains the first-hand information such as the order quantity, inventory and delivery of the target enterprise from the big data, grasps the risks of the target enterprise in the whole supply chain through data analysis, and then carries out objective and detailed risk assessment on the financial situation of the enterprise, so as to carry out risk control, and then selects the appropriate target enterprise to provide corresponding loan services, and solves the financing of small and medium-sized enterprises Problem. In this way, enterprise order quantity, inventory, delivery and other indicators will become an important part of measuring enterprise credit.

4.2. Establish Logistics Finance E-commerce Platform

With the advent of the era of third-party payment, cloud computing, mobile Internet and big data, the ability of e-commerce platform to occupy the market and attract customer groups under the Internet financial model is obvious. Dazhou continues to improve the existing logistics financial network service platform from the perspective of Internet finance, which can be integrated into the China logistics financial service platform launched in June 2014. It is a national unified logistics financial service platform with the nature of network business, involving third parties. On this platform, the management and value-added service management of the whole process of logistics financial business operation can be carried out for the commercial banks, financing guarantee companies, financial finance companies and enterprises in the supply chain who implement the logistics financial products, which is

helpful to provide the services of inventory guarantee pledge registration, publicity, query, etc., and realize the multi-point financial service process of the supply chain. The establishment of the logistics finance network platform can more clearly show the risks of financial institutions in the logistics financing business, help to solve the financing problems of small and medium-sized enterprises, focus on multiple forces and integrate advantageous resources.

4.3. Promote the Mobile Terminal of Logistics Finance App

Like other mobile client programs of service institutions, the logistics finance app can achieve the overall unity with the logistics finance network service platform, that is, all businesses seen and granted on the Internet can be realized through the mobile client. This method makes the supervision of logistics financial operation process more procedural and transparent, and realizes the timely and rapid control of logistics, capital flow and information flow through a small mobile phone of portable nature.

4.4. Improve the Risk Control System of Logistics Financial Business

At present, only COSCO, CNOOC and other large-scale logistics enterprises with the business module of "logistics bank" cooperate with financial institutions, and have great development potential in the logistics financial chain. However, its operational risk can not be ignored. At present, the construction of risk control system of logistics financial business in Dazhou can classify various risks into production risk, internal control risk and operation risk from the perspective of production enterprise, commercial bank and logistics enterprise.

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