

# The Construction Dilemma and Innovative Methods of Supply Chain Financial Risk Management System from the Perspective of Financial Ecology

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## Abstract

**This article mainly discusses the impact of supply chain financial risk management capabilities on the financial ecology. This study provides a theoretical basis for this article by consulting relevant literature. The article emphasizes that only market-oriented, independent innovation and cooperation, and technical management should be strengthened. Building a talent team can effectively improve the level of enterprise technological innovation, and possess the ability of self-development, transform scientific and technological achievements into productivity, realize a better social financial ecology, and comprehensively promote the high-quality development of the enterprise.**

## Keywords

**Supply Chain Financial Risk Management; Financial Ecology; Development Approach.**

## 1. Introduction

Foreword: Businesses cannot rely on rising product prices to obtain economic benefits that are disadvantaged in competition. Instead, companies should make every effort to improve the cost-effectiveness of their product technologies and increase their market share. Technological innovation of an enterprise is to improve its core competitiveness and grasp the lifeblood of the enterprise in its own hands. To conduct technological innovation, it is necessary not only to invest in R&D technology, but also to do a good job in technical management and build a talent team. Cultivate the core team of the enterprise and escort the development of the enterprise. Under the supply chain financial risk management system, the development of enterprises faces two problems: on the one hand, how to adapt to changes in the external environment; on the other hand, how to coordinate the effective use of internal resources; the adaptability of enterprises to the external environment depends on the Internal coordination. Strengthening internal economic management is the most fundamental work of an enterprise, and it is also the guarantee for the survival and development of the enterprise. Therefore, it is necessary to analyze the management problems that restrict the growth of the enterprise in order to improve its own management ability, to improve the management skills of the enterprise and develop them healthily.

## 2. The Meaning of the Financial Service Supply Chain System

Finance makes a summary of the financial industry and the whole volume industry, which includes financial products, stocks, funds, bonds, and more. Supply chain system refers to an integrated system that provides customers with required goods, services or information, and brings benefits by adding value to products through the control of information flow, logistics, and capital flow around the core of the enterprise. The supply chain system is applied to the financial industry to form a financial service supply chain system. The financial service supply

chain is a high-quality service system based on financial transaction activities, aiming at the investment of funds by different investors in the financial industry, so that the competitiveness of the financial industry, the service model and the high quality of the industry can be operated scientifically and reasonably. Applying the financial service supply chain to the actual financial business can make the basic information and capital requirements of financial products and purchase or investment requirements achieve coordinated operation and complement each other.

### **3. The Construction Dilemma of Supply Chain Financial Risk Management System from the Perspective of Financial Ecology**

#### **3.1. Misplacement of Responsibilities**

This is a question that every business may have. Especially in some production-oriented enterprises, there will be a similar practice, that is, the warehouse is directly managed by the financial department. This is a typical aspect that focuses on production cost control. It is also due to ignoring the essence of production costs and the interruption of responsibilities and functions, resulting in dislocation of responsibilities. It is like those who should be managed are not in charge, but those who should not be managed are not. Come to take over the management; those who must take responsibility have no right to manage, but those who do not take responsibility are in charge. Only reasonable and compliant responsibilities allow each part of the company to perform their duties and unite and achieve harmony.

#### **3.2. The Cultivation and Use of Talents is Immature**

Today, the importance of production technology and other hardware facilities is no longer emphasized. The cultivation and utilization of talents is the embodiment of the soft power of an enterprise, and it is also an excellent opportunity to convert labor costs into human resources. Without high-quality talents, there will be no high-quality products and services. cost, but they don't see the opportunity cost, and they don't consider the impact of human potential, which is a bigger loss. Punitive measures play an important role in stabilizing talent in a company (rewards can motivate employees to change themselves and create more value, not punishments).

#### **3.3. One-sided Corporate Management Philosophy**

When a company encounters problems (mainly due to management style), every management improvement fails to improve the company's overall target results; any solution to an innocuous little problem can only superficially solve the company's problem, while hiding the hidden threat behind the nature of the problem may be a bigger problem, but it is buried by the enterprise. Therefore, the formation and improvement of the financial ecological construction system, and the fully and effective implementation and management norms have become the focus of enhancing enterprise value. The key to creating vitality, and enterprise value transformation and modernization.

### **4. Strategies to Improve the Financial Ecological Construction Model**

#### **4.1. Appropriate Assignment of Powers and Responsibilities**

The construction of a financial ecosystem is a very complex project. In order to ensure the normal operation of the system, proper authorization is inevitable. In accordance with the requirements of the modern business system, strictly implement the company's rules and regulations and achieve achievements. The division of labor management law of company property and ownership is the premise of the company's long-term development. According to the principle of combining responsibility, power and interests, the company should clearly

define the authority and responsibility of each functional organization, and divide the series according to the business tasks and responsibilities of each functional organization. Characteristics, determine the required positions, select the right talents according to the needs of the positions, and be responsible for each person, have different authorizations for different management contacts, and assume corresponding responsibilities to take over the facilities.

#### **4.2. Construction of Enterprise Management Team**

The development level of an enterprise depends to a large extent on the quality of entrepreneurs. The improvement of the concept and quality of scientific management executives is an important part of the construction of the financial ecology. High-quality economic management talents are in the fierce market competition. If you fail, you can calmly deal with various problems of the company and solve them in a timely manner. Management decision-making is the core of the management process, and all correct management behaviors come from the correct decisions of managers. If the decision is wrong, it will cause serious economic losses to the enterprise; the market economy requires enterprise leaders to accurately grasp market information, make scientific management decisions to ensure the stable development of the company; cultivate high-quality management personnel.

Enterprise talent management is like a marathon. Under the brilliance of honors and rewards, the strong sprint ahead, while the slightly behind also strive to chase. In this marathon of corporate competition, the new model of talent management requires performance evaluation to fully mobilize employees' initiative, which are two means of doing a job. Its role is huge, and the effect is obvious compared to traditional management. At the same time, for enterprises, performance evaluation is a direct measure of value, and mobilizing initiative is a powerful means to improve employees' self-worth. However, in the traditional model, enterprises often focus on the value generated by the direct results and ignore the full play of talents. Performance evaluation is not omnipotent. Obviously, the evaluator of performance evaluation is also a human being. When facing the evaluated party, it is difficult or even impossible to guarantee the fairness and fairness of its evaluation. Moreover, in the new model of talent management, the performance evaluation of relatively simple work content can still be satisfied, such as the daily workload and work quality of construction workers, which are easy to measure and compare. However, when more complex work is performed for performance evaluation, the traditional standard performance evaluation appears to be stretched. For example, a technological breakthrough or the proposal of a new scheme, the benefits of which are difficult to evaluate directly in the short term, time, quality and other indicators cannot be evaluated. Therefore, talent management is different from the traditional model, which is blunt and direct. It varies from person to person and job to job. Different scales should be widely used in different talents and jobs.

#### **4.3. Improve the Economic Management System**

The correct economic management system is the umbrella to ensure the normal operation of enterprise funds and avoid shortage of funds. It is necessary to do a good job of financial statements and carry out internal financial management system reforms. It is an important measure to protect asset security and ensure financial security. Records include physical and technical safeguards, strict restrictions on direct access to property by unauthorized persons, periodic property inspections, review of property insurance and other measures to ensure the safety, integrity and effectiveness of all property.

For example, when an enterprise develops a new project, a special economic management team should assign the project funds to the economic and safety risks that may be encountered in the process of the project, reasonably allocate the project funds, and formulate relevant treaties in accordance with relevant laws and regulations. The legitimate rights and interests of enterprises are also the behaviors that constrain cooperative enterprises. In order to improve

the effectiveness of financial ecological construction, this paper proposes three strategies for proper distribution of rights and responsibilities, building enterprise management teams, and improving economic management systems. Difficulties, seek development for the enterprise and contribute to the society.

## **5. The Role of Supply Chain Financial Risk Management on the Financial Ecology**

Technological innovation is not only the need of national development, but also the need of enterprise development. In the current form of economic globalization, various countries compete in the international market. If there is no core technology, it will be difficult to occupy a place in the increasingly fierce international market, and will be eliminated by the society and the market. For the development of an enterprise, it must immerse itself in technology, so as to make itself invincible and lay a solid foundation for the long-term development of the enterprise.

### **5.1. Technological Innovation is the Cornerstone of the Economic Development of Enterprises**

As foreign-funded enterprises continue to enter the Chinese market, Chinese enterprises must establish a technological innovation system and regard enterprises as major market-oriented and deeply integrated institutions for production, education and research. Therefore, Chinese companies must constantly update their technologies to improve their competitiveness. According to market demands and changes, enterprises use technology benchmarks to implement strategies such as independent innovation or cooperative innovation, realize multi-dimensional interconnection of product function, form and service innovation, and further improve the core competitiveness of enterprises. A good enterprise needs strong technological innovation as a background. The reason why the United States is afraid of Huawei's 5G technology is precisely because Huawei has developed intellectual property awareness and Huawei continues to lead the technological innovation of the United States.

### **5.2. Technological Innovations that Drive Companies to Enter New Markets**

In the face of a new round of industrial revolution and a new wave of industrial transformation, the new trends of the digital economy and the real economy have shown a high degree of integration. The early traditional business model relied on low-cost benefits to improve market competitiveness. At present, a large number of enterprises are faced with the phenomenon of high production cost and low product sales price in the actual business process. Therefore, enterprises can only better adapt to the new development environment by focusing on technological innovation. With technological innovation, enterprises can transform the previous labor-intensive development model into a technology-intensive development model, and use advanced science and technology to greatly reduce working hours, improve work efficiency, reduce production costs, and improve product profits. Enterprises can take advantage of their advantages to open new markets, continue to occupy market segments, improve their profits, increase their scale of projects, and attract high-quality talents as their scale expands.

## **6. The Necessity of Building a Supply Chain Financial Risk Management System from the Perspective of Financial Ecology**

### **6.1. Technological Innovation is the Lifeblood of an Enterprise**

For a long time, the vast majority of Chinese enterprises lacked the spirit and technology of technological innovation, which led to the slow development of Chinese enterprises under the

control of foreign-funded enterprises. So far, Chinese enterprises are still the casting and processing bases of various products in the world, making profits by selling cheap labor. With strong capital strength and brand advantages, foreign brands began to aggressively acquire Chinese local brands, thus entering the low-end market and further realizing the localization strategy. Foreign brands rely on technological innovation to monopolize the Chinese market, cut off the lifeblood of Chinese enterprises, and then sell goods at high prices to obtain huge profits.

If Chinese enterprises can do a good job in technological innovation, it will not only promote the development of the company, but also make the company stand out in the fierce market competition and increase the competitiveness of the enterprise brand. Even if processing companies do a good job in technological innovation, they can improve production efficiency and at the same time gain a larger financial ecosystem. When the company's technology is controlled by others, the company is always under threat. Due to the technology monopoly of foreign companies, when the company that provides the technology no longer provides the technology, the domestic company is likely to face the risk of bankruptcy, or have to pay when using its technology. a certain amount of fees.

## **6.2. Technological Innovation is the Best Choice for Enterprises to Adjust Their Industrial Structure**

Technical work is an important part of business management. Relying on technological innovation to promote new product research and development, we must first work hard on technical planning. In the face of complex market competition, improving the competitiveness of enterprise products is the key to reflect technological innovation in enterprise marketing strategies. The company incorporates new product research and development work into standardized mechanism management, and forms "three established" new product research and development mechanisms to ensure that new product research and development is managed by normal mechanisms. The first is to establish the planning and management of the new product research and development mechanism, and divide the research and development projects. The second is to establish a development mechanism of "production research" to speed up the research of new products. The company's new product development research is cooperating with scientific research institutions and universities, making full use of existing scientific research capabilities, reducing its own research and development funds, and shortening the research and development cycle. Secondly, research and development institutions can conduct research and analysis on the company's product structure. After mastering the knowledge of mathematical statistics and linear analysis, a more reasonable production model can be obtained, which can not only reduce the production cost of the enterprise, but also meet the market demand. The third is to establish a special discussion mechanism for new product research and development to effectively implement various research and development tasks. The company must regularly hold special meetings on new product research and development to solve problems in the process of new product research and development in a timely manner, improve new product development and listing, make new product development and marketing planning synchronous, and carry out departmental coordination and improvement.

## **6.3. Technological Innovation is the Core Force of the Company's Development**

"Science and technology are the primary productive forces" is an unchanging truth today. The ZTE incident in 2018 sounded the alarm for the technological innovation of Chinese enterprises. In the Sino-US trade war, the United States announced that it would terminate the supply of electronic components to ZTE. At that time, one-third of ZTE's components were imported from the United States. This move by the United States undoubtedly strangled the lifeblood of ZTE. In the ZTE incident, we can see that if the country does not have its own technology, it is easy

to be controlled by others, putting itself in a passive disadvantaged position, which is also an important reason for enterprises to develop technological innovation. In terms of operating systems, Apple's IOS system and Google's Android system form a competitive monopoly, collecting huge profits from users all over the world every year. Compared with ZTE, the domestic system launched by Huawei, Hongmeng system, is enough to benchmark foreign Android and Apple systems. Made in China has been transformed into created in China. Huawei's move this time has challenged foreign monopoly on mobile phone systems. General Secretary Xi Jinping has emphasized the importance of technological development in many meetings. Chinese enterprises must focus on developing technological innovation and forming core technologies of enterprises. If core technologies are in the hands of others, they will be controlled by others for a long time. Only self-reliance can achieve long-term success. develop. Chinese companies should learn a lesson from the ZTE incident, emulate companies like Huawei, and encourage the development of technological innovation, to enable the company to develop healthily and for a long time.

Therefore, in the future development process, Chinese enterprises should actively invest capital to carry out technological innovation. Only through continuous innovation can they achieve development and make greater contributions to the society and the country's economic development.

## **7. Approaches to the Construction of Supply Chain Financial Risk Management System from the Perspective of Financial Ecology**

### **7.1. Market Oriented**

Enterprises cannot be blind in the development of technological innovation, it must have a clear purpose. In order to improve technological innovation capability, the relationship between technological investment and the market must be effectively resolved. First, companies should realize major changes in technology investment, closely integrate technology budgets and market development goals, adhere to government policy guidance, and avoid blind investment; second, they must invest in technology investment and marketing. Use the previous scientific and technological investment results and marketing effects as a reference for the next investment. Technology investment should be based on existing products, focus on existing leading products, and comprehensively organize products. Before a company invests in technology, the analysis of existing products should include an evaluation of several factors such as product market share, profit margins, and development trends, and then determine the products the company should focus on to make it bigger and bigger. stronger.

### **7.2. Strengthen Independent Innovation and Cooperation**

At present, my country's financial services are showing a great trend. As long as the financial service supply chain refers to the operation mode of transactions, under the operation of the financial service supply chain system, my country's listed companies, companies and other financial institutions should provide comprehensive services to service providers. Reasonable use. In the diversified environment of the financial market, scientific guidance is carried out on the basis of service input to achieve effective use, and under scientific service guidance, it can meet the different financial needs of different customers. Under this plan, the output of services and the input of information are effectively combined, and at the same time, the purpose of scientifically building a financial service supply chain is achieved, reflecting the relatively obvious comprehensive attributes of the financial industry. Compared with the basic characteristics of state-owned enterprises and banks in my country, this model has its special practical significance and structural concept. Therefore, it should be reflected in the actual

operation and make good use of the financial service supply chain. The uniqueness of the system enables it to play a greater role in the financial market.

In the current economic environment, enterprises not only need to carry out independent technological innovation, but also need to strengthen exchanges and cooperation between enterprises. Independent innovation is the most fundamental driving force for enterprise development. However, the independent innovation of science and technology is a major systematic project. Companies should focus on making scientific breakthroughs in key application areas. Production, education and research should be organically combined to strengthen the dominance of enterprises. Businesses have become a major component of investment, innovation activities and application of results. Domestic enterprises should insist on developing original innovation and introducing, digesting, absorbing and restoring innovation at the same time, and fully absorb mature scientific and technological resources at home and abroad for their own use.

Regarding cooperation, companies should target companies with more advanced technologies in similar industries, try to cooperate with them, learn their advanced technologies in some projects or obtain the right to use them. The most important thing is to focus on universities and other scientific research institutions, use wisdom, stand on the shoulders of "giants", effectively implement technological innovation and technological progress, and make important breakthroughs.

### **7.3. Do a Good Job in Technical Management**

Technology management is to protect and deal with a company's technology. First, companies must protect their existing patents. Corporate business units should continue to communicate with the patent office to protect the company's statutory patents. Take prompt measures to protect their rights against violations. In addition, it is necessary to have a clear understanding of other companies' patented technologies to avoid accidental infringement at work.

Second, protect outdated patented technology. The patent office must be billed annually to protect patented technology and to deal with patented technology that is outdated but still within the scope of protection. Enterprises can consider selling it, which reduces the company's operating costs and benefits the company.

Finally, appropriate systems must be developed to promote technological innovation in enterprises. Tech innovators receive promotions and year-end bonuses. Management innovators can improve the management level and be rewarded according to a certain percentage. Encourage employees to innovate, so that the entire enterprise is full of strong atmosphere.

### **7.4. Building a Talent Team**

For technological innovation, technical talents are the key. In order to meet the needs of technological innovation, it is necessary to discover and cultivate a group of scientific and technological talents, and build a team of talents who can concentrate on work, have the courage to innovate, and have excellent quality. Enterprises should build a talent team and cultivate a group of outstanding advanced technical and management talents, so that when the enterprise encounters a crisis, it can skillfully resolve the crisis and build a team of advanced technical talents. It is necessary to increase investment and carry out technological innovation. , actively absorb high-quality talents at home and abroad to carry out research and development work; to build an advanced management team, it is necessary to strengthen the comprehensive quality of senior leaders of the enterprise, actively learn excellent management techniques, use scientific management methods to manage the team well, and regularly hold summary meetings for employees. Internal problems must be solved in time, so that talents can be retained and enterprises can go on solidly.

For example, Shenzhen Branch of China Railway Second Bureau has proposed the "Technical Dream Team in Guangzhou Area", "Technical Advancement Team in Guizhou Area", "Technical Guifei Team in Guangxi Area", etc., to create a talent team with advanced technology and create a good working atmosphere, to promote the technical ability training of professional talents, and at the same time improve the comprehensive quality of professional talents, and set a good example for enterprise management.

### **7.5. The Scope of Construction of Financial Ecological Perspective Gradually Expands**

With the continuous development of Internet technology, it not only accelerates the convenience of communication between people, but also promotes the continuous development of supply chain finance. Under the changes of the external environment, enterprises will inevitably get new development and impact, especially the construction mode of financial ecological perspective in enterprises. In short, the construction of an enterprise's financial ecological perspective generally refers to the enterprise helping customers and people to provide corresponding services and goods through specific channels and means, and obtaining corresponding benefits from this process. However, under the blow of the Internet economy, people's consumption patterns and consumption concepts have undergone great changes. The real economy market has no longer been used under such Internet development. Online physical stores and various online shopping platforms have gradually developed, replacing The traditional physical advertising marketing model has gradually expanded the scope of products and services of enterprises. With the development of globalization, the products of domestic enterprises are gradually going abroad. Online shopping and overseas purchasing agents have transformed domestic products into another form. It is exported to overseas, so the sales scope of enterprises is not only limited to a certain region and city, but the scope of financial ecological perspective construction under supply chain finance is gradually expanding, and it is more diverse and inclusive.

### **7.6. The Model Constructed from the Perspective of Financial Ecology is Constantly Changing**

In the traditional financial ecological perspective construction model, the content of the financial ecological perspective construction of many enterprises is mainly product-based advertising and marketing, and they do not know much about consumers' needs and requirements. Experience feedback is also insufficient. This situation not only makes the company's sales model single, but also hinders the company's image and the long-term development of the company. Therefore, under the background of the Internet, enterprises can use the Internet platform and the blessing of information technology to convey more concepts and opinions of consumers to the upper-level leaders of the enterprise, and strengthen the optimization of products by the enterprise. In addition, the construction of the financial ecological perspective of the Internet allows the company's culture to be widely disseminated, and the company's products can be displayed through the Internet platform, to meet the diversified needs of products under the market requirements, and receive users through the platform. The intuitive evaluation of the product, allowing enterprises to reform and optimize products according to user needs and feedback. Enterprises can also combine relevant feedback data, starting from the intuitive feelings of the users, to maximize the role of online advertising and marketing, to provide better services and better products for the applicable population, and to improve the satisfaction of the applicable population in all aspects, strengthen the promotion of corporate brands, in order to meet the needs of the market and enhance the good competitiveness of enterprises.



## 7.7. The Method of Constructing the Financial Ecology Perspective is Gradually Informatized

Since the beginning of the 21st century, the development of information technology and the Internet has gradually developed rapidly, and the construction model of the financial ecology perspective based on the real economy has been severely impacted. In this context, the business model of enterprises has also been severely hit. The reform of the perspective construction model is imperative. The development of information technology and the Internet has not only impacted the construction of the financial ecological perspective, but also brought brand-new development and opportunities. Online advertising marketing has emerged in such a situation. I have encountered many problems, such as: people are used to traditional physical advertising marketing, and they do not have enough trust in online advertising marketing. In people's traditional concepts, people think that all things and services, if they cannot be experienced, then the quality of products and after-sales service will be affected. There is no actual guarantee for the service problems of the company, and the psychological obstacles are more serious; there are also problems such as poor quality of products purchased under the mode of online advertising marketing, and a large gap between products and pictures, so it is even more difficult for online advertising and marketing. Trust; and the current rampant piracy industry in my country, people buy products online often buy pirated things, people do not have a good ability to distinguish, often spend a lot of money but is not proportional to the products purchased. Under the influence of many problems, the development of online advertising marketing has not been fully optimized, and the construction of an informatization model from the perspective of financial ecology has also been strongly hindered. These are issues that should be paid special attention to at present.

In addition, the informatization of the model constructed from the perspective of financial ecology is also an important prerequisite for the development of Chinese enterprises. With the popularization and development of intelligent and technological electronic technology, people live in a social environment with the rapid development of Internet information technology. The cognition of the market and society has changed from traditional TV broadcasting to social platforms and information platforms. Therefore, the construction of the financial ecological perspective is gradually developing in the direction of informatization. How to improve the construction mode of the informatized financial ecological perspective? Corporate image and corporate popularization, strengthening the improvement and optimization of products and services, and ultimately creating more benefits for enterprises under the development of informatization are the main research goals for the construction of informatization from the perspective of financial ecology.

Conclusion: To sum up, technological innovation runs through the whole process of construction and production. Only by being market-oriented, strengthening independent innovation and cooperation, doing a good job in technical management, and building a talent team can we effectively improve the level of technological innovation of enterprises, and have the ability to develop themselves, transform scientific and technological achievements into productivity, and achieve a better social financial ecology, and comprehensively promote the high-quality development of enterprises.

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