

# *Research on the Commercialization Development of Securities Companies in the Context of Internet Finance*

**Siyu Ji**

*Soochow University, Suzhou, China  
jsy83884314@gmail.com*

**Keywords:** Internet finance, traditional brokerage, commercial development

**Abstract:** This paper first expounds on the concept and development model of Internet finance and then conducts an in-depth analysis of the challenges brought by Internet finance to the traditional securities industry and analyzes the importance of Internet finance to the transformation and development of the securities industry, and analyzes Internet finance. Finally, it puts forward optimization strategies on how to promote the commercialization, transformation, and development of securities companies under Internet finance and puts forward relevant suggestions on the challenges brought by Internet finance to the securities industry in order to promote the deep integration of Internet finance and securities industry. The development provides guidance.

## **1. Introduction**

Internet finance is a new concept produced by the combination of Internet technology and traditional financial system. Its specific meaning is to meet customer needs through social networks and search engines and to discover more investment customers. Internet finance is different from traditional financial services. It has the characteristics of Internet technology and traditional financial fields. Internet finance includes finance in a broad sense and finance in a narrow sense. Internet finance, in a broad sense, not only refers to the use of Internet tools by traditional financial enterprises to achieve service and technological innovation but also refers to the application of financial services by Internet companies to achieve business expansion. In a narrow sense, Internet finance refers to the use of Internet technology platforms to realize the realization of financing functions [1]. For the securities industry, Internet finance can not only play the role of Internet technology but also reflect the advantages of mobile payment technology.

## **2. Characteristics of Internet Finance**

The application network platform of the financial industry is open and low-cost and can obtain a large amount of data and information with low investment, and it involves customers' assets, credit, and other information. Compared with traditional finance, Internet financial information covers a wider range. The authenticity and accuracy of the information are high [2]. From the perspective of cost-effectiveness, Internet participation in the financial industry can gradually simplify the industry organization model, reduce administrative costs, and save human resources. Improve product sales

efficiency and expand the business scale. From the perspective of investors, in the Internet financial environment, users can inquire about relevant financial product information through the Internet, search and analyze its content, and clearly realize online transactions, saving investors time [3].

### 3. The importance of securities companies' transformation in the Internet financial environment

With the rapid development of the securities industry, the business system of securities companies is also becoming more and more perfect, but with the rapid development of Internet finance, securities companies are also facing new challenges. If securities companies want to attract more investors, they must adapt to the era of Internet finance and actively explore their own transformation and development paths. For example, some securities companies will apply big data technology to their business systems and pay more attention to refinement. And specialization, thereby enhancing the influence of securities companies. By vigorously promoting the construction of the Internet + securities business system, securities products can be made more distinctive. For example, some securities companies vigorously promote the construction of informatization, networking, and intelligent systems, actively explore securities electronic products, and strive to provide customers with more accurate, more personalized service [4]. Internet finance has a strong openness, which can not only promote the reform and innovation of securities companies but also improve the business system of securities companies, but the risks are still very high. Only by vigorously promoting the transformation and development of securities companies can securities companies be able to prevent and control risks. Make a breakthrough [5]. See Fig. 1.

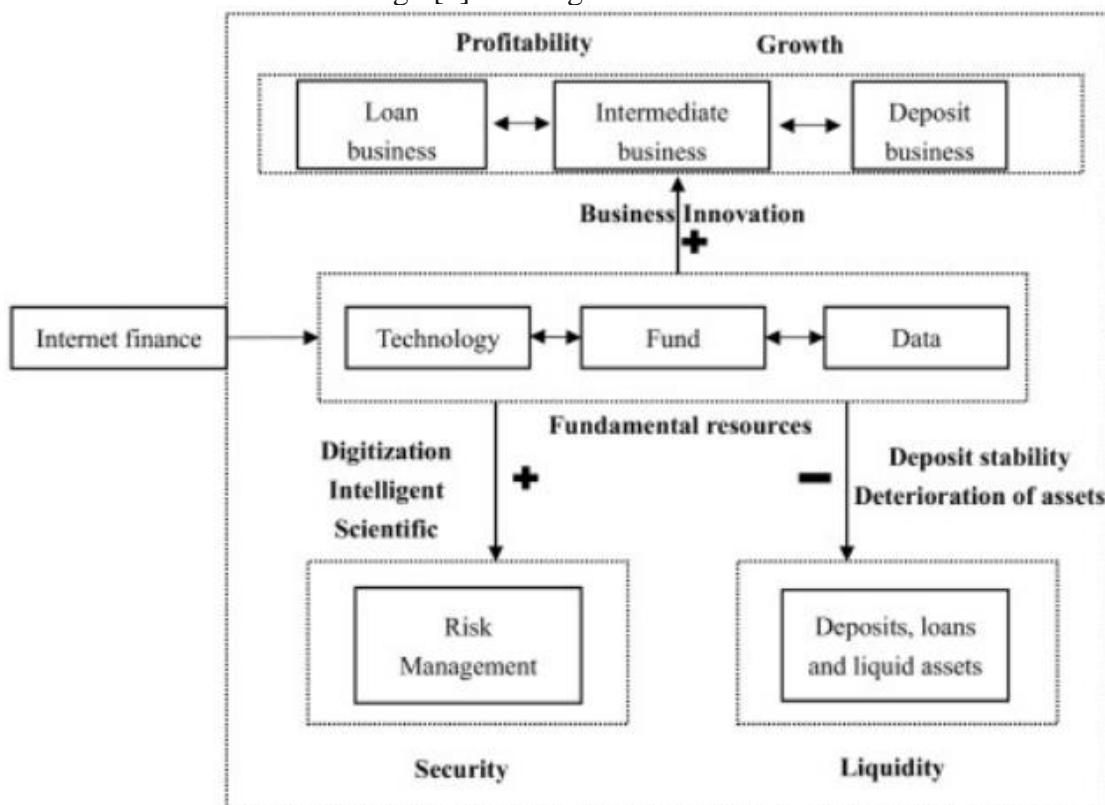


Figure 1: The role of Internet finance in the securities market

## **4. The role of Internet finance in the securities market**

### **4.1. Changes in the value of securities companies**

The rapid development of the Internet has not only greatly shortened the distance between the Internet and people's lives but also prompted China's securities finance as new blood to gradually enter China's securities and finance industry [6]. Importing a large amount of financial data, through data analysis to accelerate the development of securities financial commercialization and data analysis of innovative commercialization development, small and medium-sized securities companies emerge as the times require, and securities financial app products not only effectively meet customers' various personalized services for securities financial services demand, and easy to operate, deeply loved by customers.

### **4.2. Securities companies expand the commercialization of marketing channels**

In the past, securities transactions were mainly conducted on stock exchanges, which possessed not only expertise but also specialized personnel. Fast and comfortable, low prices further expand the industry stock market and improve the value of enterprises.

### **4.3. The role of online financial information intermediary services in the financial securities industry is gradually weakening**

Many financial intermediaries basically have two main functions before integrating online financial platforms. Through the collection and transmission of financial information and credit data, the asymmetry of corporate financial information is resolved, and transaction risks are reduced. However, this information has severely weakened the key functions of the investment sector and the role of intermediary services.

### **4.4. Influence of Mobile Internet Technology on Institutional Innovation in the Securities Industry**

The institutional innovation of the securities market should use mobile Internet technology and mainly focus on the following aspects: First, establish and improve the capital market operation mechanism, strengthen functional innovation and support, deepen functional reform and innovation, and serve to comprehensively promote the connection of the securities market. The securities market needs to change and unblock various obstacles in the money market and support the circulation between the money market and the capital market. Improve my country's "Company Law," "Securities Law," "Securities Investment Fund Law," securities civil compensation legal system and other legal bases, and constantly improve and innovate the system; the third is to strengthen supervision innovation, take advantage of the trend of state-owned assets securitization. System Innovation.

## **5. The commercialization trend of securities companies in the context of mobile Internet finance**

### **5.1. Development Opportunities of Mobile Internet Finance**

The rapid development of mobile Internet technology has brought new opportunities to the securities industry. As a new development opportunity, the securities industry should use mobile Internet technology to enhance the scale of the financial securities industry, make it a world-leading level, and promote the rapid development of the entire industry. At the same time, the securities

industry should focus on an international perspective to create more value and a higher industrial level. Make full use of Internet technology to improve the transparency of the financial securities industry, serve the comprehensive development of the securities industry, change the process and method of securities trading through mobile Internet technology, accelerate the intelligent development of securities management methods, and use big data and software systems to achieve timely. Track transactions. Combined with the current application of Internet financial technology, it can be seen that its main business is concentrated on the Internet. With the development of technology, many businesses are concentrated on smartphones, especially through the network transaction system. All transactions can be done on mobile phones. This brings more convenience to the mobile phone user, ensures the simple operation of the user, and achieves the expected use effect. Relevant online payment platforms and securities companies have reached a cooperation agreement. Securities companies can build their own websites. Customers can purchase related financial products according to their own economic conditions and use various products developed by mobile terminal technology to support the securities market. The business of securities companies has been comprehensively developed so as to realize the business from offline to online, so as to attract a large number of customer support, realize the processing of short-term financing business, and obtain reasonable income.

### 5.2. The improvement of the informatization level of securities companies

In order to realize the ideological change, securities companies must pay attention to the specific requirements of the technical form and the diversified requirements to meet the requirements of the modern financial development model. In the early stage of operation and management, in order to realize the transformation from the physical market to the virtual market, it is necessary to combine the specific requirements of network commerce, analyze the traditional business model, and continuously expand the scope of network services. The traditional marketing model also needs to improve efficiency, and Internet finance is a new type of financial model which can meet the various needs of customers and maximize their interests of customers.

### 5.3. Strengthen the commercialization of securities companies with cross-industry and geographical cooperation

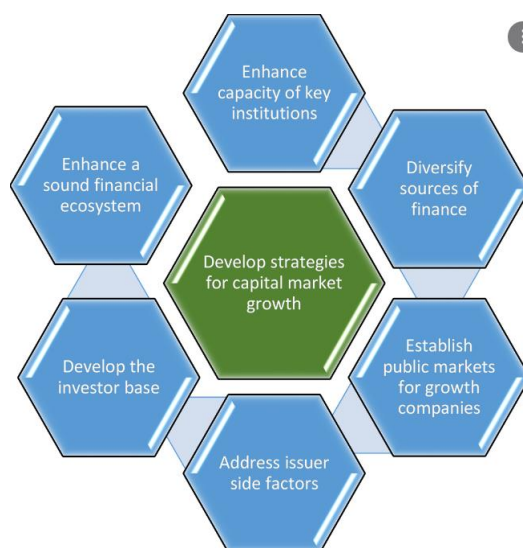


Figure 2: Measures to strengthen the business transformation of securities companies in the context of Internet finance

The era of Internet finance is coming quietly, marking the beginning of a new century of reform. The current development of securities companies is no longer alone. Internet finance has made the securities industry face a situation of reshuffling, and at the same time, it has also brought various industries closer together. For example, the successful combination of Alipay and Ant Huabei projects is a successful financial marriage. The ultimate goal of securities companies is to use network technology to strengthen cooperation between different regions and different industries, breakthrough time and space constraints and constraints, and ultimately achieve a win-win situation. Achieving cross-regional and cross-industry breakthroughs is a breakthrough when securities companies encounter bottlenecks in their development. Relevant securities practitioners should actively explore and seek innovative development models and new channels. See Fig. 2.

#### **5.4. Commercialization of securities companies to improve the security of the Internet financial system**

China's traditional securities industry is facing the transformation of the Internet, and the new threats to the security of the network information system have also sounded the alarm for this article. Combined with the characteristics of the securities industry and the security and timeliness of the network information system, the industry has high requirements for system performance. During the virtual securities trading process, the price fluctuates greatly, which can easily affect the normal operation of the system.

#### **5.5. Commercialization of the business model of securities companies**

The securities industry should attach importance to investment efficiency and influence, establish a correct concept of industry development, analyze problems with a scientific perspective, select long-term fixed customers to carry out intentional services, innovate various flexible business models, and change traditional marketing strategies. Focus on selecting companies with good capital and reputation to carry out cooperation, connect scientific network data operation service channels, and meet the needs of all customers. Improve the form and means of service content, and carry out diversified customer service content such as financial services. The opening of the online operation service mode can realize clearer information about transaction status and related products and achieve the purpose of communication. However, from the perspective of the market, this abnormal business situation will seriously affect the normal operation of the stock market. Many investors will choose short-term interests and pay more attention to their immediate interests so as to allow more funds to get returns and bring more benefits to investors. However, there is a great contrast between this concept and the investment concept, which will affect the normal operation of the market and interfere with the stability of the fund investment market. Once there is an operational problem in the fund investment market, it will seriously affect the normal income of the fund, resulting in a decline in market profits. This will make most small and medium investors change their normal business thinking, focus on short-term interests, increase securities market marketing methods, actively coordinate with existing customers, solicit customer opinions, accelerate service innovation, and choose regular securities companies to carry out third-party payment business. In this way, the establishment of formal network business channels can provide customers with a comfortable and fast experience in a timely manner so that customers can feel this kind of service, thereby expanding the scale of customers. For larger-scale securities firms, they should improve their business philosophy and ensure that their business practices are legal. Scale determines the source of information. Small companies have limited information, and market information is not clear, so they cannot master more information. Therefore, securities companies should analyze personnel and market-related phenomena to ensure that service quality is improved. The scope of services has been

improved, and the product functions have been innovated to meet the development needs of customers.

## 6. Conclusion

In recent years, with the rapid development of Internet finance, the brokerage business of securities companies has been facing a huge impact. We must seize this opportunity, actively explore new business models, develop more attractive securities products to attract investors and enhance the company's professional level of the company, improve its own service level, strengthen the internationalization of the market, and make full use of technological changes to strengthen in-depth cooperation in the same industry, across industries and regions are the top priorities for securities companies at present. In order to adapt to the rapid development of the Internet and Internet finance, securities companies should focus on customer asset appreciation, vigorously develop online platforms, develop more investment decision-making tools for customers to choose, develop other brokerage businesses, and implement online and offline services. Model, securities companies should focus on customer asset appreciation, vigorously develop online platforms, develop more investment decision-making tools for customers to choose, develop other brokerage businesses, and implement a model that combines online and offline services. A win-win for investors.

## References

- [1] Li Hongyao. *Research on the development and innovation of China's securities industry*. *Financial Market Analysis*, vol. 24 (2020), 72-79.
- [2] Huang Liming. *Research on the Innovation of Online Securities Business Model: Research on Orient Fortune Securities*. *Age of Wealth Research*, vol. 20 (2020), 132-135.
- [3] Shao Siqi. *Commercial development of securities brokerage business in the context of Internet finance*. *New Financial Analysis*, vol. 19 (2021), 81-85.
- [4] Wang Jiayang. *Interpretation of the development trend of Internet finance in securities companies*. *International PR*, vol. 12 (2021), 311-312.
- [5] Wang Dongchen. *Research on the transformation path of securities companies in the context of Internet finance*. *Leadership Science Forum*, vol. 10 (2020), 216-218.
- [6] Zhang Lin. *Transformation and Development of Securities Companies in the Background of Internet Finance*. *Chinese and Foreign Entrepreneurs*, vol. 14 (2020), 125-127.