

Research on the Impact of Big Data Finance Model on Marketing

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Abstract: in today's era when data and information are increasingly abundant, data and information are related to the development of many enterprises and also determine their future growth scale and business planning. Based on the overview of big data finance model and marketing, this paper analyzes the opportunities and challenges faced by enterprise marketing under the background of big data finance model. While making use of big data financial mode to carry out accurate marketing, cross-selling and cost reduction, enterprises should cultivate talents in big data financial mode, rationally utilize big data financial mode technology, and reduce excessive consumption of massive information for consumers. Enterprise marketing must combine big data financial model technology to accurately analyze the needs of users and provide users with more accurate and efficient services so as to improve the marketing level of enterprises.

1. Introduction

At present, the application of new generation information technologies such as mobile internet, cloud computing and internet of things make enterprise informatization and even social informatization develop unprecedentedly. Equipment and mobile terminal equipment join the network, which makes various data containing huge social and commercial values, such as statistical data and transaction data, continuously and rapidly generate from various industries [1]. It is rich in content, complicated in information, and mixed with useful and useless data. Relevant management personnel and data processing personnel must use specific analysis methods and methods, as well as clear analysis objectives, to dig out the information contained therein one by one. How to deal with this change and effectively adjust the marketing strategy is an urgent task for enterprises [2]. In particular, the application of big data finance model in the field of marketing management and innovation has greatly helped enterprises to accurately tap customer needs and greatly improved marketing efficiency [3]. It can be said that the use of big data finance mode runs through the whole marketing process and plays a crucial role in the marketing effect. Based on this, it is of great significance to strengthen the research on the development trend of marketing under the background of big data finance model.

2. The Analysis of Big Data Financial Model on the Current Situation of Marketing in the Era

First, the enterprise's marketing model is growing fast and small in scale. With the advent of the era of big data finance mode, the marketing delivery mode of major enterprises is gradually showing a rapid growth trend, and gradually changing from the original price marketing development mode to the comprehensive marketing development mode. And the work of big data financial model analysis is to process the big data financial model through these means, and dig out the junk data and junk information inside, so as to combine effective data sorting. Only in this way can we draw a conclusion through the appearance of effective data and information and lay the necessary groundwork for the subsequent strategic formulation and other work.

In the process of combining internet and financial industry, high transparency, strong participation, low cost, convenience and flexibility are the unique advantages of internet finance over traditional finance. As shown in figure 1:

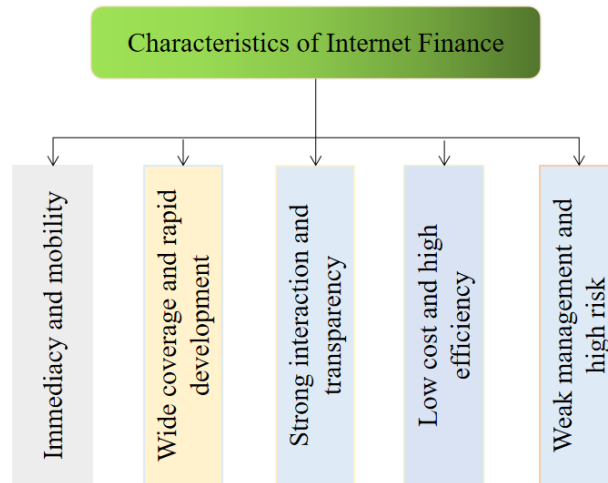


Fig.1 The Characteristics of Internet Finance

Second, the customer-oriented marketing model. Different from the traditional way of marketing, marketing under the background of big data finance mode focuses on the refinement of consumer demand. It is difficult for you to rule out that the respondents' language answer must be their real thoughts or actual real behaviors [4]. The big data financial model is not asking consumers to answer questions, but actually obtaining consumers' behavior. This makes it difficult for the traditional database management methods that enterprises rely on in their marketing decisions to meet the requirements of the data age. This drives enterprises to attach importance to real-time data processing, on-line data processing and data correlation analysis, and take this as an important basis for decision-making.

3. Big Data Financial Model Analysis of Marketing Opportunities in the Era

3.1 The Provision of Personalized Service Mode

The development of the era of big data finance model can provide more accurate marketing management positioning for the majority of enterprises. On this basis, modern information technology can be used to provide more accurate services to the majority of users, and a closer cooperation relationship can be established through good communication and interaction between the two. The service level of the enterprise is reflected in the marketing process. In the new era, the enterprise must carry out fine management of the whole marketing process in order to attract more users and provide more efficient services for users. It is the first step to realize the precise marketing mode to divide consumers accurately after subdividing the market. Through the big data financial model technology, consumer preferences, purchasing power and consumer group characteristics are divided to achieve accurate positioning of target customers. The data are all updated in real time, and the overall attitude of each time period, each group and other aspects towards the product can be seen, so that the marketing strategy can be updated in real time, and the manpower and material resources spent in collecting data for market investigation, analysis and prediction can also be smaller, free from the constraints of time and space, tracked in real time, and fed back in real time [5]. Provide more choices for consumers, and at the same time consumers can fully understand their actual product needs and purchase them through big data financial model analysis. The position of big data financial model analysis in marketing decision-making has been paid more and more attention. Accurate data analysis has replaced traditional sales intuition and experience. The position of data analysts who are proficient in data collection, collation and analysis has been paid more attention to, providing more intellectual support for enterprise marketing decision-making.

3.2 The Era of Big Data Finance Mode Can Realize Cross-Selling Marketing Mode

Cross-consumption refers to a cross-marketing mode in which more consumers can be mined

from one consumer after data analysis, and on this basis, a consumer interaction group can be established. In the era of big data finance model, with the help of platform and software, consumer data, personal information and their behavior data are easier to obtain and count than before, which also makes the results of consumer behavior research more accurate. They paid more attention to the experience value and the situation value in the whole process of consumption from the previous emphasis on the use value [6]. Even the shaping of corporate brand image is no longer a single promotion of the enterprise, and the public praise of virtual communities and shopping websites has begun to affect consumers' purchasing behavior. Enterprises can use the information technology of big data finance mode to analyze the comprehensive data of other products in the same market environment, then optimize their own products, reposition and excavate the new value of products, and stand out in the fierce market environment. In the era of big data finance model, enterprises can obtain massive information, which will become the basis for enterprises to carry out customer service, and through the integration of various aspects of information, enterprises can be provided with marketing direction [7]. Consumers can use various devices to connect to the Internet to inquire about the detailed information such as the origin, quality, cost and price of commodities, so as to conveniently compare and select commodities, make rational judgments and avoid blindness.

3.3 Big Data Financial Model Helps to Build a Good Customer Relationship

The key point and central link in the marketing plan of an enterprise is to build a good customer relationship so as to continuously improve the internal core competitiveness of the enterprise. In the past, the channel design and management of most enterprises were scattered and rough, which led to the gradual increase of marketing costs, but the marketing effect was not ideal. In the era of big data finance model, enterprises can use corresponding systems to search for and select more suitable channel partners through networking and data-based modeling and analysis, using Internet thinking. Through data mining and in-depth analysis, enterprises can master valuable information to help enterprises find customer thinking patterns and consumption behavior patterns. Especially in today's customers, in order to show their individuality, have a unique consumption tendency [8]. On this basis, big data financial model analysis can also better reconcile the contradiction between standardized production methods and consumers' personalized needs, and analyze consumers' psychology and behavior according to the information and preferences reflected in the data, so that large enterprises can also reach a one-to-one management relationship with consumers. Secondly, through the analysis of big data financial model, enterprises can also construct a characteristic marketing management model to continuously attract more consumer groups, gradually transform once-for-all consumer customers into long-term consumer customers, and increase the consumer loyalty of customers to products provided by enterprises. With the help of big data financial model technology, massive advertising information can be accurately pushed to target customers in target markets, and enterprises can formulate marketing plans for target customers more efficiently and economically.

4. Challenges of Big Data Finance Model to Marketing

4.1 Consumer Resistance

The development of things is double-sided. The development of Internet information and data brings convenience to the production and operation of enterprises as well as some obstacles to the development of enterprises. Because the same product or brand faces consumers in a space that greatly breaks through previous restrictions and restrictions, market segmentation is continuously strengthened, products are more and more personalized, and there are more and more types of consumers, which bring opportunities to enterprises and also make them face many challenges. On the one hand, the data analysis is customer-oriented, analyzing the needs of customers and guiding the next product design, production and marketing with data analysis. On the other hand, people-oriented is embodied in the confidentiality and rational application of user data. Secondly, for consumers, many complicated and changeable information data make consumers face more choices,

often make them lose their choice direction and goal, and make the simple purchase process more complicated. Big data financial model analysis can accurately know the needs of every consumer for information acquisition, and then make reasonable adjustments to the marketing plan through analysis results, so that personalized products and services can be accurately fed back to every consumer in a timely manner. Therefore, the sudden changes in the external environment have brought great impact on the development of the entire enterprise.

4.2 Lack of Sales Talents under the Background of Big Data Finance Model

Different from the traditional marketing modes such as telephone sales, the marketing modes based on the analysis of big data finance mode are mostly convenient and professional. Market segmentation is getting finer and finer, and the individual needs of consumers are gradually being paid more and more attention by enterprises. Even if the same brand of products need to embody different personalities, their production costs may change accordingly. Excessive information publicity has made it more difficult for consumers to screen. Consumers are not only tired of aesthetic feeling when faced with a large amount of information, but also likely to classify excessive information as junk marketing information. This kind of work mode has higher work requirements and standards for sales personnel, who not only need to have strong information and data analysis ability, but also need to fully master high-quality sales skills. In the process of marketing, all kinds of information must be comprehensively analyzed so as to formulate a more diversified marketing plan. Under such conditions, businesses should strengthen personalized communication with consumers and provide personalized product customization to meet consumers' personalized consumption.

4.3 Enterprise Marketing Model Lacks Brand Support

Brand effect is the appearance of enterprises based on the complex and changeable consumer market, and it is also an important pillar to promote the rapid development and progress of enterprises. Enterprises with strong popularity can use the brand effect to effectively guide consumers to consume, thus increasing the sales of enterprises. This makes enterprises not only need to keep up with the development of hardware, but also need to recruit excellent information systems and management talents to enable enterprises to share information in various channel forms, so as to improve channel efficiency. The virtual nature of the Internet also gives many criminals the opportunity to commit crimes. It makes us wonder what use the traces left by personal information on the Internet will be used. However, most enterprises currently have a low market share due to lack of support from well-known brands, which brings more difficulties and obstacles to the marketing work of enterprises. In the process of enterprise marketing, more valuable confidence should be found from the mass information, and a fixed power consumption group should be determined, so that the power marketing process becomes more accurate and targeted, and a targeted marketing plan should be formulated according to the specific needs of users.

5. Analysis of Big Data Financial Model and Optimization Measures of Marketing in Times of Era

5.1 The Enhancement of Enterprise Topic Nature

In the era of big data financial model analysis, if you want to effectively improve the core competitiveness of enterprises and promote the reform and innovation of enterprise marketing model, you must make full use of data and information technology to create interactive topics that can stimulate the interest of consumers, thus improving the visibility of enterprises. At present, more and more enterprises carry out advertising under the guidance of big data financial model thinking. Advertising can be targeted to accurate target customers through crowd targeting. Internet advertising in particular can now distribute the most suitable advertising to different people. The data of consumers should be used scientifically and reasonably, and their application should be on the position of consumers [9]. Relevant management personnel of the enterprise put themselves in

the consumption environment and listen to their inner real consumption demand from the perspective of consumers. On this basis, they combine the weakening of enterprise profits with the optimization of product problems, adjust the marketing strategy in time and establish a good brand image in the minds of consumers. We need the marketing personnel to have a forward-looking vision, recognize the requirements of the big data financial model era for marketing personnel, actively learn more necessary skills, keep pace with the times and keep pace with the times.

5.2 Build a Perfect Enterprise Focus Mode

The era of big data finance model and the development of information technology have gradually exposed the original marketing methods of enterprises. In this regard, the relevant enterprises must establish a network interactive platform related to the business philosophy of the enterprise and continuously expand the number of communication groups on this platform. An important feature of the era of big data finance model is that it can collect and analyze relevant information and data of consumers in real time and comprehensively, so as to promote the most suitable products or services to them in a targeted and accurate way according to their different preferences, interests and purchasing habits. Pricing should be based on a specific market segment where the product is located, channels should be selected according to the channels applicable to the market segment, and the planning of promotion measures should be more in line with all aspects of the life of the target consumers, so that consumers can feel interesting, friendly and willing to participate in the promotion measures. On the basis of improving their own database marketing capabilities, through data sharing, make full use of external data resources, strengthen cooperation between enterprises and industries, and form a cooperative marketing competition pattern.

5.3 The Improvement of Sales Staff's Work Quality

The traditional marketing method under the background of big data financial model information data analysis is no longer suitable for the needs of traditional social development, and a new enterprise management model based on the background of big data financial model arises at the historic moment. The value density of big data finance model is very low, and it also has the characteristics of strong timeliness. It needs to grasp valuable data through specific theoretical methods. Enterprises can obtain more real and reliable information from consumers. With the help of big data financial model technology, the new marketing model reduces the cost of sales in the market research part, and obtains a large amount of data information and accelerates the speed of data analysis. Can better grasp the commodities and commodity combinations frequently purchased by consumers and discover the correlation between products purchased by consumers, thus enabling sales personnel to optimize the collocation of commodity combinations and product display according to consumers' preferences and habits, and push product information to consumers through the mobile internet, thus promoting purchase and improving sales profits. This has set higher requirements and standards for the staff. Enterprises should actively carry out training mechanisms for work skills and data analysis capabilities internally, and continuously improve the staff's work quality and professional technical level.

6. Conclusion

With the development of information age and network technology, the big data financial model has brought new opportunities and challenges to marketing and created new values. Through data analysis technology, massive data are collected, mined and analyzed for relevance, providing more data references for enterprise decision-making. In the marketing process, it is necessary to combine the big data financial model technology to accurately analyze the needs of users, to provide users with more accurate and efficient services, and to improve the marketing level of enterprises. Whether it is product making, price setting, channel selection or promotion design, it should be based on the customer needs and preferences reflected in the data analysis results, so that customers can become the masters of marketing. Timely challenge marketing methods and means, and strengthen the relationship management with consumers. Let the enterprise's marketing develop

towards a more positive and healthy direction.

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