## South China Polytechnic university-HSBC financial science and technology innovation hackathons competition

Business

Plan

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# Project background

China's sustained and steady economic growth, rapid growth of residents' income and rising consumption have generated strong demand for financial services.In the face of the huge market prospects, financial institutions have launched their own financial business.The banking, insurance, securities and trust companies in China's financial industry are booming, and financial institutions are separated from each other.Financial products are very unique, and there is a shortage of comprehensive financial management personnel.He said that investors can not provide comprehensive investment and financial advice, nor can they do a good job of comprehensive investment and financial management for their clients.

For individual investors, various financial products are endless and complicated, and they are likely to fall into the difficulty of choice.Even if the same type of investment products are provided by different financial institutions, and the difference in the services of the various institutions through their own packaging may be presented to investors in different ways.In addition, in recent years, many swindlers have targeted individual investors who lack professional financial knowledge and carried the banner of financial management.The use of low-risk, high-return fraud, which has brought a layer of obstacles to personal financial management.

It can be concluded that individual investors will face three major obstacles in choosing their investment products: first, the number of financial products and the lack of transparency will make it difficult for investors to compare them one by one.He said that investors lack expertise and may not have a good understanding of the characteristics and risks of the products they buy.Third, investors can not correctly identify the right investment products led to the possibility of being cheated.

# Project profile

Individual investor

Financial institutions

specialize

“e-fi”server

personalize

As a one-stop platform for financial services, the bank will cooperate with financial institutions (banks, brokerage firms, insurance companies, etc.) to provide information on financial products.Platform for integration, screening and display.The platform will serve as a bridge between individual investors and financial institutions, thus simplifying the cumbersome procedures for individual investors to choose when investing in financial management.

Platform information is divided into two major business sectors: financial management and loans.The so-called "one-stop financial service platform" means that the platform provides detailed information display under the two major business sectors, including financial management, basic knowledge of loans, and information on financial products.Financial products risk disclosure, similar products horizontal comparison and so on.

On the e-fi platform, there are two main ways for individual investors to obtain information on financial products.The first is to select financial products according to the classification of the platform in advance, such as funds, insurance and loans under the financial management section, housing loans under the loan section, and auto loans to obtain relevant information.If an individual investor has a specific target, he or she can search for the details of a particular financial product according to the product keyword.

The platform is designed to ensure the safety of investors' funds.In addition, the platform's personalized recommendation service will track the user's access footprint on the platform and analyze the user's needs and interests.Personalize users based on their expected return and risk tolerance.

"We are committed to providing transparent, safe and reliable financial information services to individual investors," he said.

# 3. Product introduction

## 3.1 Product name

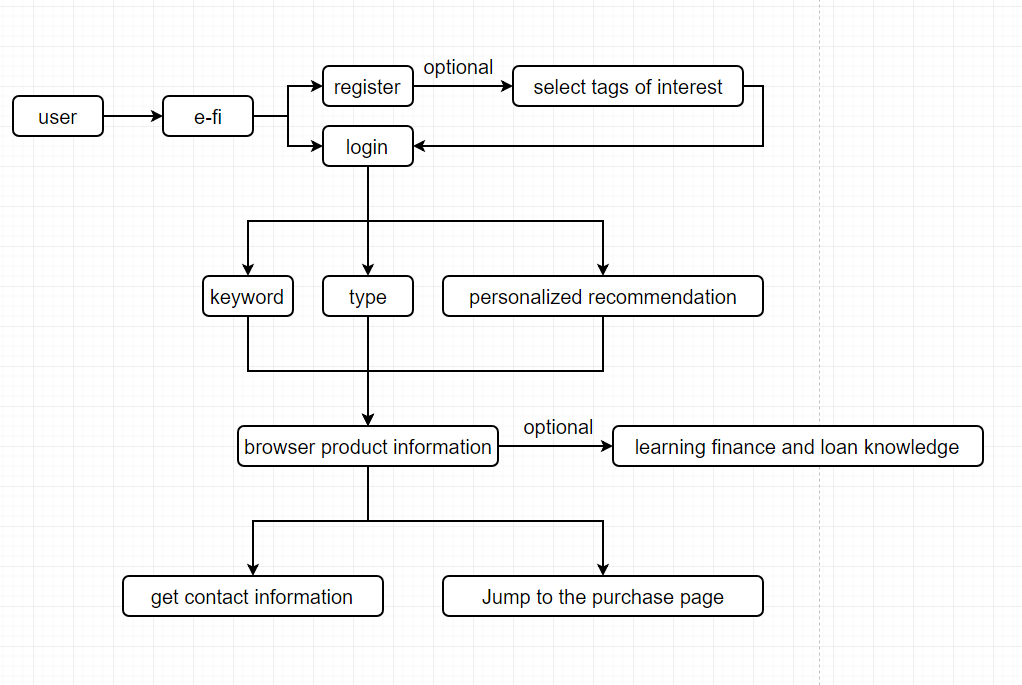
The term "e-finance" stands for easy and simple finance.The use of "e-fi" as the name of the platform corresponds to the services provided by the platform, which means that the platform simplifies the comparison and selection of financial products by individual investors before investing in financial management or lending.Let investors easily invest, happy loans.

## 3.2 Product use

As a one-stop financial service platform, the main target users are individual investors.The aim is to provide individual investors with a safe and convenient access to financial or loan information.

The e-source platform provides web sites that are accessible to users based on web implementations.Users can access the platform via the Internet, browse financial product information, get personalized recommendation services and select products of interest to them.The platform only displays all financial products, and the specific purchase operation will be completed by the user clicking on the link provided by the platform and jumping to the web page of the corresponding financial institutions.Or the platform provides the contact information of the financial institution, and the user can contact by himself.

## 3.3 Product process



## 3.4 Product innovation

* Full contract product, offering horizontal comparison function

Although there are all kinds of financial products on the market, individual investors have a lot of choice space.However, although the choice of space is large, individual investors have limited access to information, and various product information is scattered (such as sites provided by major financial institutions).It is very difficult for investors to compare goods and choose the products they like.For users with loan needs, there may also be other companies offering lower rates of loan products.

In this regard, the "e-fi" platform integrates financial products of major financial institutions and classifies them in a professional and detailed manner.The products of all financial institutions under this category will be displayed.On this basis, the platform provides further screening functions, such as screening according to financial institutions, expected financial returns, financial timing or loan rates.This is equivalent to providing a fully transparent financial market,All products are exhaustive, and users can easily choose high cost effective financial products.

* Regular professional screening to ensure user benefits and provide security

The platform must maintain the interests of the platform users while providing information services to the users.All financial products displayed on the platform are screened through strict and professional procedures, and the platform ensures that their sources are formal and legal, and their affiliated institutions have corresponding business qualifications.Compared with users searching for information on the home pages of financial institutions on the Internet, the platform not only improves convenience, but also security.

* Knowledge of financial management and loan Xiaobai

Financial products are different from ordinary commodities, and there are uncertainties, complexity and risks arising from their own business models.Possible risks such as the loss of principal to investors, the loss of interest on a regular basis, and the handling charges, complicated business rules for certain financial products, etc.This knowledge is what users should know before investing in financial management or lending.Otherwise, there may be unnecessary disputes.

The platform provides a detailed classification of financial products.Such knowledge as the concept of such products, product subclassification, product trading rules, product risks and possible return rates will be displayed, and will be freely available to users.

* Personalized recommendation service

In addition to providing users with horizontal comparisons of financial products, the e-fi platform can do more.In addition to filling in the necessary information, the user can choose the product label of his own interest, or the expected investment and loan amount of the choice.Acceptable investment risk, return rate, loan interest rate, etc.According to the information, the platform will track and combine the users' views on the platform, and make personalized recommendations for the users.Select products suitable for them, recommend them to users, and further simplify user selection.

In general, because customers are not aware of their risk preferences, risk tolerance and the type of products they prefer, and so on,Customers often do not know how to choose or difficult to choose their own financial products, so personalized recommendation services can reduce customer problems in this regard.

In the process of platform development, we can also analyze customer's financial product preferences more deeply with the help of big data's analysis and deep learning's field knowledge.Thus more precise product recommendations.On the other hand, cooperation with the financial institutions of the cooperative partners can be strengthened to form a complete personalized recommendation chain.

In the late stage of the development of the platform, a new and accurate personalized recommendation service can be introduced to achieve the effect of "one on one recommendation".(For details in this document 10.2.4)

# 4. Market analysis

## 4.1 Market situation analysis

The Internet has become a new business model for many sectors of society.Since the 21st century, with the growing social and economic growth, the financial industry has ushered in new opportunities and challenges, and the cooperation and economic exchanges between financial institutions are very intensive.New financial models and financial products are also emerging.The Internet + finance has also become a new business model in the financial industry.Network bank, network investment, mobile payment all kinds of "Internet + finance" model of products emerging.

However, people's knowledge of finance has not kept up with the pace of the social era.At present, apart from some residents who are willing to learn about finance, most of them just put their funds in the bank for current deposits.There is no deep understanding of other financial means.On the other hand, most residents tend to look to people around them rather than financial institutions when financing,However, the residents do not know the specific business conditions of the financial institutions when they need to borrow from them.As a result, idle funds are not used well, and the operations of these financial institutions are often not carried out well.Most of the human and material resources are consumed in the process of finding customers.

The reason behind this is in fact people's ignorance of financial knowledge and information asymmetry, and people are worried that the risks brought by financial business will bring about the loss of their own funds.The idea increases the risk of investment and financial management.The group that needs financing is worried that the interest rate caused by the financing of financial institutions is too high to bear.For financial institutions, because customers do not have a good channel to know the specific situation of financial products, a large amount of human and material resources are spent on recommending products and finding suitable customers.

Therefore, it is very necessary to try to eliminate the effects of this information asymmetry, and users can screen the information by accessing our platform.Our platform will be able to cooperate with financial institutions to the financial business of financial products information sent to users, so that customers simple and clear comparison between the various financial institutions of the quality of products.

## 4.2 Target market population

According to whether or not people have certain financial knowledge, they are divided into professionals, people with certain financial knowledge, people with only financial or financial awareness, and people who do not intend to go to the crowd.Adopt the target market mode of market share.The target market groups are those who have certain financial knowledge and financial knowledge, but there are no more efficient channels to understand the financial market products.

## 4.3 SWOT analysis

|  |  |  |
| --- | --- | --- |
| Advantage analysis | The market is in great demand. | In terms of market demand, with the deepening of people's financial concept, many people hope to have a suitable investment and financial management channel.Therefore, it is very important to find a better channel for investment and financial management.  On the other hand, for some entrepreneurs or private owners, how to find a suitable way to finance their own loans is also a problem for these groups. |
| Platform risk is small. | The platform is a financial intermediary and does not directly involve all kinds of financial products. |
| Dominated analysis | Competitor | At present, there are similar platforms (such as ant Jin fu) doing similar work, with some homogeneity.The platform is aimed at almost all financial institutions, but it needs to compete with such a similar and more specialized financial services platform. |
| Opportunity analysis | People's financial concept is growing day by day. | More and more people will take into account the importance of financial management, how to achieve appropriate financial management for their own, the "e-fi" platform of this search business can have better opportunities for development. |
| A growing number of financial institutions. | With the diversified development of financial products, more and more innovative financial products will emerge, and more financial institutions will emerge.More financial institutions will be set up to increase the function of the platform. |
| Threat analysis | Risk of default by the partner | We can't predict the cooperation of financial enterprises in the present."We cannot make reasonable predictions about what the platform has really achieved," he said.It is impossible to achieve the desired goal. |

# 5. Profitability model

## 5.1 Priority recommendations

### 5.1.1 Search results preferred recommended position.

The user will give the search results after entering the platform for a search.However, because of the existence of a certain number of similar financial products among financial institutions, the search results will not be only one or more.The display of multiple products must require a certain priority, and high priority products can be displayed first.We can make a profit through such a priority recommendation, charge the cooperative financial institution a certain priority display fee, and show it by priority in the process of display.

### 5.1.2 Hot search priority recommended.

After entering the platform, users will not only display the search results, but also show the "hot search list", which is a display of the results of a large number of users' searches."Hot search list" is the server for all of the selection of the selection of the selection of the big data processing, and shows the highest screening under the financial products.For these financial products, there will be a lot of search results, so we can also prioritize these data.We can show it by charging the cooperative financial institutions a certain priority display fee, and we can show it in priority in the process of display.

### 5.1.3 Historical records preferred.

On the system platform we designed, there was a module called guess you like.The module is an algorithm design for the user's most recent history search records, a weighted calculation of the user's most recent search records, and the identification of the product types that users are most concerned about in the recent search.And display the next time the user logs in.As usual, a large number of financial products will be searched.We can show it by charging the cooperative financial institutions a certain priority display fee, and we can show it in priority in the process of display.

## 5.2 Hyperlinks

Once a user enters a particular financial product through screening, there will be a link in the product description page.The link goes to a particular page of the financial institution to which the particular financial product belongs.Users can click the link directly into the original page of the financial product.Our platform can be used by users to click on this link to the number of charges to financial institutions partners.Filter out invalid clicks after charging.

## 5.3 Advertising

In the course of the development and promotion of the platform, it is also very important to set up advertising spots on the platform for profit.The platform can determine the cost according to the window of the specific advertisement and the window size.Of course, we require that the types of advertisements provided by the platform partners be legally compliant and that the types of styles should be aligned with the front end of the platform.

# 6. Feasibility analysis

## 6.1 operational environment feasible

### 6.1.1 Market aspect

Since the reform and opening up to the outside world, with the development of the socialist market economy and the improvement of the people's financial management consciousness, various financial derivatives have emerged one after another, and they have gradually become the necessities of life.China's financial market is expected to reach 640 trillion yuan by 2030.These figures show that China's financial market is very large in scale, the variety of financial products is abundant, and the financial market has a large number of employees.

However, behind the hot market, there is a huge problem of asymmetric information, and financial institutions represented by banks rely on traditional offline marketing methods only to attract customers.The Internet is not widely used, and the speed of transmission is fast.At the same time, customers with huge demand for financial products are also trapped in the information industry, and can not easily access the information on financial products.In this regard, the Internet financial products service provided by e-200 can effectively establish a channel of communication between financial institutions and customers to meet the needs of both sides.

### 6.1.2 Users

For users, the purchase of financial services has become the first choice for asset preservation and protection against risks, and the emerging financial services giants in the market, as well as their best selling products, have explained.The public's acceptance of financial services is getting higher and higher.At the same time, traditional financial institutions are also facing the impact of Internet financial services and are eager to find ways to broaden their sales channels.There is also a strong desire to understand our platform that can contact customers directly.Therefore, from the user side, our project is also feasible.

## 6.2 Viable economic environment

Because our team is a college student entrepreneurship team.Corporate finance can be raised from the state support policy, crowdfunding, personal financing, venture capital and state loans.In 2017, the state policy shows that those who are qualified to start their own businesses may apply for a guaranteed loan for the venture in accordance with the relevant regulations.The loan amount is 100,000 yuan;Students of ordinary colleges and universities who have graduated within two years are engaged in individual business (except in industries restricted by the state) within three years from the date of their first registration in the industrial and commercial sector.Exemption from administrative charges related to management, registration and documentation;There are related tax concessions and discount rates.

In addition, our team is located in Guangzhou university city, with rich talent resources, and most of the staff are fresh graduates, and the pressure on staff wages is lower than that of other enterprises.In addition, Guangzhou also has a subsidy program for college students to start their own businesses.To attract more investors.Therefore, it is feasible to take the economic environment into consideration.

## 6.3 A viable organizational environment

Since the team is located in Guangzhou university city, the group is mainly students of south China university of technology, and at the same time, it can absorb talents from various universities.Moreover, the south China university of technology has a strong entrepreneurial atmosphere, and there are a lot of resources for us to use within the south China university of technology, whether it is an organization or a teacher.To ensure the feasibility and scientific nature of our venture projects.So our project organization environment is feasible.

# 7. Marketing strategy

In order for our projects to achieve long-term development in the fierce market competition, we must be able to predict the long-term development and change of the financial market correctly.It is the basis for the successful development of the platform that the strategic objectives of the program can be realized by formulating marketing strategies that are commensurate with our ability and the development of the industry, and organizing the implementation and management control.

## 7.1 Brand and cultural marketing

Brand competition has gradually become the main axis of market competition.The core of the brand strategy lies in the maintenance and dissemination of the brand, and how to get the brand into the customer's heart is the most important link in the brand strategy.We need customers not only to buy financial services, but also financial institutions that want to sell financial products.How to make both sides satisfied with the platform requires us to build the platform brand through cultural marketing.

* The core value of the brand

"E-200" is a platform for providing information on financial products and for the purchase of financial products.

* Cultural orientation of brands

Because the platform faces the particularity of the group, we should not only maintain the ease of use of customers who lack financial knowledge, but also provide professional customers (professional consumers and professional financial platform businessmen).Professional.Ease of use requires us to hit the nail on the head when carrying out propaganda, and accurately refine the information such as "safe", "reliable" and "high returns".The professional requirements of our platform through professional and reliable publicity to improve customer trust platform.

## 7.2 Marketing objectives

The key to the success of the platform is whether it can get more support from financial institutions, and only when financial institutions are in place can they continue to attract customers to visit.For the long-term development of the platform, we will take attracting financial institutions as the main direction of our work.

On the other hand, it is also very important for customers to attract and retain their work, and the client's adhesion to our platform determines the customer's retention degree.The guarantee of customer quantity is the necessary condition for the long-term stable development of our platform.To this end, we have proposed the following plans:

|  |  |  |  |
| --- | --- | --- | --- |
| **Project** | Introduction period | Long term | Maturity |
| **Time span** | One year | Two years | One year |
| **Registered user** | Fifty thousand | One hundred thousand | More than 300,000 |
| **Strategic planning** | 1. To bring together personnel involved in and operate, and to improve the team structure 2. Initiate contact with financial institutions to attract their presence by waiving commissions and increasing exposure. 3. In order to promote "safe", "reliable" and "convenient", we should provide a platform for the publicity of our clients and complete the initial accumulation of customers. | 1. By registering for prizes, inviting prizes and so on, we will attract users to register and further expand the user groups. 2. Continue to strengthen communication with financial institutions, and continue to attract their presence through subsidies and other means. 3. To broaden the profit channel through intelligent recommendation algorithm 4. We will improve the construction of talent teams and the mode of operation of the platform. | 1. We will continue to improve the platform and optimize software functions. 2. Increase platform revenue and make profits through advertising and chief non-performing forms 3. Establish a sound management team, pay attention to the internal construction of the team, and form a technical support team with gradient. |

## 7.3 Marketing strategy

* Company promotion

It relies on the company's environment to promote and use the company's original marketing environment.

* Ground promotion

The platform sent personnel to carry out ground promotion and publicity platforms in areas where high income groups are concentrated, such as the city's CDD and local well-known enterprises, to complete the primitive accumulation of customers.In the meantime, we should adopt a "one person, one institution" strategy for financial institutions and send a commissioner to follow up on their presence.

* Website, app promotion

In sina finance, Netease finance and other news portals, as well as Taobao, chiayu, douban and other app websites, and contact the "big V" to promote the platform by writing soft text..

* Search engine bidding ranking

Through Baidu, Sogou, 360 search engine bidding ranking.Buy keywords such as "investment" and "financial management" to attract users to click.

* Advertising promotion

Through the Baidu's advertising alliance, advertisements are put on multiple platforms such as PC, mobile, traffic, TV, and so on, thus expanding the user group.

# 8. Financial analysis

## 8.1 Funding requirements

In the first year, the demand for funds was about 1.5 million yuan, and in the first year 600,000 yuan was replenished through short-term bank loans.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Where is the money going | Platform research and development | Buy server | Domain name registration | Platform promotion | Daily operation | Spare |
| Amount (ten thousand) | Thirty | 5 | 1 | Forty | Fifty | Twenty five |

## 8.2 Sources of funding

|  |  |  |  |
| --- | --- | --- | --- |
| Source of funds | Bank borrowing | Self-financing | Venture capital |
| Amount (ten thousand) | Thirty | Fifty | Seventy |
| Proportion | 20% | 33.3% | 46.6% |

## 8.3 Income forecast

|  |  |  |  |
| --- | --- | --- | --- |
| Year | Priority recommended income | Hyperlink income | Total income |
| First year | 320000 | 200000 | 520000 |
| The following year | 450000 | 250000 | 700000 |
| Third year | 700000 | 400000 | 1100000 |

\* fixed advertising revenues include home page ads, side column ads;The click rate is not fixed and is charged according to the click rate of a particular connection.

# 9. Risk identification

## 9.1 Risk identification

|  |  |  |
| --- | --- | --- |
| Risk classification | Risk project | Risk description |
| Environmental risk | National policy risk | At the present stage, financial service platforms have emerged in an endless stream, and some illegal platforms have made a lot of money on the black or gray edges of the law through the development of the Internet economy.The market is likely to be monitored and managed in the future, which will have a certain impact on the operation of the platform.Therefore, it is necessary to consider in advance the possible adverse effects of these policy changes and make timely response to them. |
| Economic policy risks | Changes in economic policies, such as higher interest rates, inflation or changes in tax rates, will have a certain impact on the operation and development of products and need to be carefully analysed and considered.The increase in interest rates, for example, will increase the cost of loans and may increase the financing difficulties of projects.The direct impact of inflation is the direction of demand and purchasing power of users;The changes in the tax rate affect the profitability of the project, so the team needs to make appropriate adjustments according to different economic risks. |
| Market risk? | Cooperative risk | On the one hand, because the partners will question our business model when they begin to cooperate, and the future benefits are uncertain, there will be risks when they cooperate with us.On the other hand, after the cooperation, after a period of trial and assessment of the benefits, the partner is likely to cancel the cooperation at any time. |
| Market demand risk? | The volume of the market is closely related to the demand.If the results of the market capacity forecast are not correct, it will lead to an inaccurate forecast of changes in demand. |
| Industry competition risk? | Industry competition can be divided into two categories: existing competitors and potential competitors.For existing competitors, they are also constantly optimizing their own functions;Potential competitors will also have an impact on future market patterns.If the competition is not properly evaluated or underestimated, it is easy to make the platform lose its competitiveness in the industry competition and cause risks. |
| Price risk? | Platform development input and subsequent maintenance process will be because of price fluctuations and fluctuations. |
| Technical risk | R & d risk | In the process of developing the platform, there are a lot of uncertainties, and it is possible that the technology can not reach the ideal level, and any level of technology can cause problems in the development of the platform. |
| Maintenance risk? | "It is a risk in the maintenance process that a server operator or data loss is caused by power outages or multiple users' high concurrent access," he said. |
| Financial risk | Financing/financing risk | Funding itself is risky, and uncertainty about the profitability of team funds and the difference in the interest rate of access funds, as well as the size of the ratio of private funds to their own funds, can pose financial risks.Moreover, the greater the proportion of foreign funds, the greater the risk. |
| Risk of use of funds | It is mainly reflected in the absence of a rational allocation of funds, which will not maximize the efficiency of the investment, and in the short term losses in the early stages of the product will bring certain financial risks. |
| Benefit risk | It mainly shows that the distribution method is not in accordance with the principle of fairness, fairness and openness.Causes the investor not to be satisfied but has the risk which the withdrawal capital or causes the team internal contradiction to reduce the development enthusiasm. |

## 9.2 Risk management countermeasures

|  |  |  |
| --- | --- | --- |
| Risk classification | Risk project | Risk management countermeasures |
| Environmental risk | National policy risk | 1. The development of the platform should be carried out legally, and the platform should only provide screening and display of the products of other financial institutions, and it should not be sold for the operation of financial products. 2. He said that China has always paid close attention to the country's policy on Internet platforms, and it is expected to do so in advance. |
| Economic policy risks | 1. We should pay close attention to the trend of the market economy and respond positively to the changes in the economic environment in a timely manner. 2. The company allocated some risk prevention funds to deal with possible risks. |
| Market risk? | Cooperative risk | 1. We will strengthen business exchanges and cooperation with the partners, do a good job in allocating investment income and increase mutual investment. 2. Some open platform operation, increase platform transparency. |
| Market demand risk? | 1. In order to keep track of the market demand changes, we should keep abreast of the needs of customers and potential customers and make suggestions on the platform. 2. To strengthen market monitoring and reduce the possibility of risk occurrence. |
| Industry competition risk? | 1. "We will continue to optimize and upgrade our technology and maintain our competitive position," he said. 2. We should pay attention to user experience and user feedback, and reduce the unnecessary loss of users. 3. To improve customer satisfaction and loyalty, so as to enhance customer stickiness. 4. "We will continue to develop new bright spots and features, improve our competitiveness, enhance our ability to resist risks and reduce risk indices," he said. |
| Price risk? | 1. Always pay attention to the situation of price changes and make timely adjustments. 2. To exchange and learn from other platforms, pay attention to the price level and maintenance cost of the products. |
| Technical risk | R & d risk | 1. A high quality development team will be set up to minimize development risks. 2. It is necessary to make sure that the key functions can be preserved and realized as far as possible. 3. It is also necessary to make appropriate changes to the technology that cannot be realized, reduce the demand, reduce the difficulty of development, and optimize the efficiency of the platform operation. |
| Maintenance risk? | 1. Set up a standby server that provides services when the daily server is overloaded or a slide projector. 2. Set up a backup database and backup the data in time. 3. We will strictly monitor the development and maintenance of control and maintain the security of user information to the maximum extent possible. |
| Financial risk | Financing/financing risk | 1. To establish a good network of social relations and obtain more financing opportunities for team operation through necessary public relations means. 2. Rely on the company, rely on the comprehensive strength of the company for publicity.. 3. A strict system of borrowing and approving funds will be implemented, and the means of financing will be adjusted in a timely manner according to the changes in the capital market. |
| Risk of use of funds | 1. Set up a good financial management team to reduce the risk of the use of funds. 2. We should allocate the funds in a reasonable way, and use every sum of money to the right place, so as to reduce unnecessary financial losses. |
| Benefit risk | 1. We should establish a sound financial management system and follow the principle of fair, fair and open distribution for each benefit. 2. To strengthen the audit management of the financial sector, to avoid the use of improper behavior within the team to increase their income. |

# 10. Future development plan for the system

## 10.1 Overall system development plan

### 10.1.1 First stage

The first stage is the stage of platform system development, which relies on the background of the company to which the platform belongs.We will increase the number of customer groups targeted by the platform and form a basic customer base through publicity.On the other hand, as many financial institutions as possible should be brought together to increase the diversity of the screening results of the platforms.At this stage, the financial institutions of the partners are mainly the partners of the company and the small and medium-sized financial institutions.

### 10.1.2 Second stage

The second stage is the development of the platform system, the development of new business on the basis of the original development, and the increase of profit model will increase the source of funds.On the other hand, as far as possible to increase customer satisfaction, thereby increasing customer retention.He said that the cooperation with the financial institutions has been gradually adjusted, and large financial institutions have begun to move closer to each other, forming a cooperative chain, and increasing the channels of financing and profit as much as possible.

On the other hand, after the platform has a certain scale, it can consider the development and design of the mobile phone.Under the current background of Internet finance, the two-way design of web pages and mobile phone headers has been implemented, and efforts have begun to be made to develop products suitable for Microsoft operating system and Microsoft operating system.We will further tap the market demand and realize the more convenient development of the client.

### 10.1.3 Third stage

The third stage is the comprehensive development stage of the platform system, and the comprehensive strength of the platform is enhanced in many aspects.The first consideration in this stage should be the stability and performance of the platform, and further expand the internal business level and mode under the premise of guaranteeing the stability and performance of the platform system."We will strengthen cooperation with the financial institutions of the cooperative partners and form a stable cooperative network," he said.

## 10.2 System functional development plan

### 10.2.1 Recommendation of hot search list

Through analyzing the historical search records of all customers, the "e-fi" platform can calculate the financial products with the largest number of searches by big data algorithm and display them."Hot search list."."This kind of" hot search list "can be achieved after the platform scale has reached a certain level of business," he said.

### 10.2.2 Fuzzy search

At present, due to the limited ability and time of our project team, we can only implement a precise search for keyword clicks, which is certainly not enough.In the future, a search based on keywords can be implemented on the platform, and users can enter keywords for search, and the system can use the mature third party library for fuzzy search of keywords.To achieve more convenient and more appropriate customer search.

### 10.2.3 Online finance course

This is the platform's medium-term development plan.Because every user who logs on to the platform to register and search for the platform does not necessarily have a certain financial knowledge, and depending on the company background behind the platform, the platform can carry out online financial management courses."We will continue to improve the quality of our financial services," he said.This is also a part of the platform's medium-term profit model.

### 10.2.4 Professional investment guidance (accurate personalized recommendation)

At present, the personalization recommendation of the platform is limited to the historical data of the client, but the search of the client often has certain difficulty and uncertainty.Personalized recommendation does not reflect customer preferences well.After the platform is developed to a certain scale, it can rely on the company background behind the platform and set up a professional investment guidance team on the platform to recommend a one-to-one accurate and personalized investment to prospective customers.This is also a part of the platform's medium-term profit model.

### 10.2.5 Investment and finance community

The customer's profile is one of the criteria for measuring the number of active users on a platform.It is one of the aspects that our platform needs to consider whether we can keep the old customers well so that the active users of the platform can survive as much as possible.Therefore, we can set up an investment and financial community on the platform, on the one hand, so that all users registered on our platform can learn from each other.On the other hand, it is possible to publish some financial advertisements in the community or to popularize some knowledge of financial products to increase the retention of customers.