

The Enlightenment of E-commerce Platform Financing Mode to Shaanxi Rural E-Commerce

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Abstract—At present, various policies have issued by the Chinese government to encourage the development of rural e-commerce. And under this opportunity, shaanxi e-commerce develops rapidly relying on abundant agricultural products resources, however, the financing problem has restricted the further development of shaanxi rural e-commerce. In this paper, the main financing mode, the current rural e-commerce platform and its process are analyzed, including "e-commerce platform + network consumers + farmers" mode, P2P financing mode of financial services of Ali-ant and the "E-commerce platform + agriculture + crowd funding" mode and other three patterns. At the same time, this paper, combining with the present situation of the development of the shaanxi rural electronic commerce enterprises, summarizes the transformation of the operation mode of rural e-commerce, set up the product standardization, strengthen the construction of e-commerce platform and park, help positively to build rural investment and financing system of shaanxi rural e-commerce enterprises to develop e-commerce platform financing mode so as to alleviate rural e-commerce enterprise financing problem and promote the development of shaanxi rural commercial enterprises.

Keywords—*E-commerce platform; Financing mode; Shaanxi; Rural e-commerce*

I. INTRODUCTION

In recent years, the state has continuously issued policies to encourage the development of rural e-commerce. From the change of agricultural operation subjects to the development of e-commerce into rural comprehensive demonstration, to the establishment of rural e-commerce industrial parks, rural e-commerce has developed rapidly. According to China rural e-commerce development report 2017, rural online retail sales reached 12448.8 billion yuan in 2017, up 39.1% year-on-year. Rural online retail sales are expected to exceed 1.5 trillion yuan, or more than 20%, in 2018. According to incomplete statistics, more than 59 financing events involving rural e-commerce have been disclosed and detected by the center in 2017, and the total industry financing amount is not less than 6.2 billion yuan. At present, e-commerce on a relatively mature fresh e-commerce platform is leading in financing finance. At the same time, e-commerce service platforms have become the focus of financing. In 2017, there were 22 times of financing. Rural e-commerce often cannot reach the recognition of rural credit institutions in terms of credit rating and mortgage, and there are

problems such as long loan cycle and complicated human relations, which restrict the further development of rural e-commerce. Therefore, how to solve the financing problem is the main concern of all the stakeholders of rural e-commerce. Based on the development status of shaanxi rural e-commerce and the analysis of the financing mode of the current e-commerce platform, this paper summarizes the enlightenment to the financing of shaanxi rural e-commerce development platform.

II. MAIN FINANCING MODES OF RURAL E-COMMERCE PLATFORMS AT PRESENT

A. "E-commerce platform + network consumers + farmers" mode

"E-commerce platform + consumers + farmers" is the mode adopted by Ali-baba group to operate agricultural e-commerce business. Its specific process is as follows: first, the rural electric chamber of commerce to Ali-baba platform to submit documents to determine the involved "rob fresh purchase", after the platform has been verified, rural electricity can be on the platform for agricultural products pre-sale, network consumption through the platform can understand its want to buy agricultural products information, sure you want to buy, online consumers to pay an advance of 10% to 20%. Secondly, rural e-commerce groups count the demands of online consumers and transmit this demand to farmers, who pick, process and sell agricultural products according to their needs. Meanwhile, online consumers can monitor the production, sales and transportation of agricultural products through the network platform. In this process, rural e-commerce gets some advance payment in advance, and then passes on consumer purchase requirements to cooperative farmers, who get the advance payment from rural e-commerce [1]. This mode farmers obtain the production processing, not only conducive to solve the problem of funding restrictions, but also to expand sales channels for agricultural products, realize the agricultural production, processing and consumption of docking, help farmers understand the market information, according to the market demand for production, to cultivate the consciousness of the farmers according to the market demand growing agricultural products, to achieve production efficiency and income.

B. P2P financing mode of financial services of Ali-ant

P2P financing of ant financial services under Ali-baba is mainly a platform for lending to small and micro businesses and ordinary consumers. The financing mode of rural e-commerce under this platform mainly includes rural e-commerce, e-commerce platform, financial institutions and financial providers. In this mode, combining the advantages of financial institutions and private capital with the advantages of Ali's data, it is beneficial to solve the problem of information asymmetry by screening qualified e-commerce companies through capital flow and information flow of financing e-commerce [2].

This financing mode is as follows: (1) when rural e-commerce enterprises have capital needs, they can initiate financing demand application on the platform, and provide accounts receivable, certificates of deposit mortgage and credit rating information of ali. Ali verifies its financing qualification, and after the approval, puts its financing needs on the platform and waits for the fund provider to provide funds. (2) Fund providers decide whether to provide funds by understanding the business scope and mortgage information of rural e-commerce companies; (3) In order to reduce the risk of its suppliers and itself, the e-commerce platform has reached cooperation with Banks, guarantee companies, insurance companies and other institutions to guarantee the certificates of deposit. (4) The platform matches the interest rate, loan term and other information of rural e-commerce and financial providers to help rural e-commerce enterprises obtain funds; (5) Rural e-commerce will transfer funds to farmers and guide them to plant and process. In this mode, rural e-commerce obtains funds through the platform, which is conducive to promoting the circulation of agricultural products, and ultimately facilitating the financial docking between farmers and rural e-commerce [3]. At the same time, the introduction of private funds into rural areas is conducive to the difficulty of farmers' loans on the one hand, and on the other hand, the expansion of private capital investment channels on the premise of ensuring the safety of funds [4].

C. "E-commerce platform + agriculture + crowd funding" mode

"E-commerce platform + agriculture + crowd-funding" mode is a typical C2B mode, which mainly includes the parties such as farms, agricultural e-commerce, consumers, etc. The above parties can raise funds through crowd funding platform with agricultural products as the subject matter. Agricultural crowd funding originated in the United States, is a light - asset operation concept. The simplest mode of agricultural crowd-funding is that consumers or investors first raise funds to allow farmers or farms to grow crops according to their needs. When the agricultural products mature, they will be directly delivered to users, which can be understood to a certain extent as a kind of pre-sale of agricultural products [5]. Under this model, on the one hand, the fund raised by farmers can not only help expand the scale of production and breeding and realize technological progress, but also help farmers to realize part of the output income in advance. On the other hand, it can meet the green consumption demand of end consumers or investors, and reduce the intermediate circulation link, cost and time loss. In addition, it is conducive to large-scale production of

agricultural products, forming the branding effect. From the perspective of supply chain, crowd funding agriculture promotes supply chain link of agricultural product production upstream and downstream through demand, so as to conduct information from the bottom up and expand the source channel of agricultural product production and circulation funds.

III. CAUSES OF SLOW FINANCING DEVELOPMENT OF RURAL E-COMMERCE PLATFORMS IN SHAANXI PROVINCE

A. Development status of rural e-commerce in shaanxi province

Currently, 15 e-commerce demonstration counties have been identified and supported at the provincial level in shaanxi province, and 30 counties have been listed as national e-commerce demonstration counties in rural areas. Among them, 15 counties in Yan 'an and Yulin, which participated in the national e-commerce demonstration in rural areas, have built 16 county-level e-commerce operation service centers, 21 county-level storage and logistics centers, 101 town service stations and 807 village-level service centers, and initially formed the county-level e-commerce service system. By the end of 2015, the number of Internet users in shaanxi province had reached 18.86 million, and it is expected to reach 30 million by 2020. At the same time, in addition to the independent entrepreneurship of rural youth in e-commerce, jingdong, ali and other e-commerce giants have been deployed in the rural e-commerce field of shaanxi province. Agricultural enterprises, farmers' professional cooperatives and family farms in shaanxi have gradually started online sales of agricultural products, and rural e-commerce enterprises with local characteristics have developed rapidly.

B. Reasons for slow financing development of rural e-commerce platforms in shaanxi

At present, shaanxi rural e-commerce is still an exploratory business model on the whole. Although JingDong has cooperated with shaanxi XinHe, shaanxi post and shaanxi SuNing cloud commerce, it is generally in the initial stage, with insufficient capital and capacity accumulation, risk resistance capacity to be improved, and mortgage guarantee means lacking, which restrict the support of agro-related financial institutions. From the perspective of financial services to rural e-commerce, many small-scale peasant households borrow mainly through land mortgage, bank loan, relatives and friends to raise funds and other channels, and seldom raise funds through e-commerce platforms. The reasons why shaanxi rural e-commerce cannot raise funds through the platform are as follows:

1) Obvious awareness of self-cultivation of farmers, and Non-standardized product quality

At present, Shaanxi's agricultural production is still carried out by households, and the per capita land area is limited, resulting in small planting scale and scattered operators. Farmers is generally believed that the network marketing channel is effectively improve sales channels, increase their income, but cannot guarantee on the quality of the products, many farmers in online sales of agricultural products, exist as long as this can sell go out, after the customer can continue to buy back without regard to the psychological, result in the short

term sales volume is very high, but in the long term cannot consolidate repeat business. Financing model based on the platform, the customer is based on high quality to ensure that the product itself or the green agricultural products demand will provide funds, many farmers because of the knowledge level of the existing problems, unable to understand and implement agricultural standardization, the brand, smallholder consciousness obviously unable to meet customer demand, unable to get the funds needed for the production.

2) Insufficient channels to understand the financing mode of e-commerce platforms

Farmers generally lack knowledge of e-commerce or network operation, on the one hand, from the long-term traditional production mode, on the other hand, lack of training in this aspect. The financing requirements of e-commerce platforms require a sufficient understanding of relevant rules of e-commerce platforms, which requires farmers to sell goods through platforms for a long time. However, currently, farmers only use e-commerce platforms to sell goods, and there is no need for financing through e-commerce platforms.

3) The adaptation of traditional sales methods and inadequate information needed for platform financing

Shaanxi most farmers still adopts the traditional sales mode sales of agricultural products, agricultural products mature for buyers to purchase, most agricultural products acquired by purchaser at a low price in the form of pay now, only a small amount of agricultural products can be in online sales, so farmers can't demand in electric business platform to provide financing of accounts receivable, certificates of deposit and other information.

IV. ENLIGHTENMENT TO THE FINANCING MODE OF SHAANXI RURAL E-COMMERCE DEVELOPMENT PLATFORM

A. Change operation mode and develop product standardization

Current shaanxi rural agricultural products sales is given priority to with traditional merchants to buy, a few small electric business mode of operation is given priority to with family business, most of the small electrical contractor itself, and farmers is small peasant consciousness is stronger, often fight alone, a lack of unity consciousness, cooperation consciousness, reluctant to invest in marketing, can't make a bigger and stronger, through cooperation, promote unable to form a brand effect. Therefore, shaanxi should change its operation mode and rely on shaanxi to sell good products on the network platform, such as kiwi fruit, dates and other agricultural products, to form a distinctive agricultural development base. First of all, support the above farmers and online stores to carry out online agricultural products trading, vigorously improve the credit rating and transaction data of online stores, and provide basic data materials for financing through online platforms. Meanwhile, in order to ensure the smooth completion of network transactions, an e-commerce model directly facing the market should be established in the agricultural development base to realize the electronic service system of agricultural and sideline products with remote electronic ordering, agricultural and supermarket docking of logistics distribution and information trace-ability[6]. Secondly,

through the vigorous development of leading enterprises and green organic products, the standardization of featured products can be formed to promote the standardization of other products.

B. Strengthen the construction of e-commerce platform and park

E-commerce platform and park are the most basic carriers of e-commerce, and they are also important conditions for e-commerce industry gathering and project construction, as well as the basic elements to attract enterprises and investment. The current shaanxi rural electricity business park development lags behind, although more established park, but only to establish physical framework, just cross to build office park, and then bring electricity, park remoteness, supporting facilities is not complete, such as shaanxi rural logistics system, logistics delivery only to the villages and towns, villages and towns under administrative villages must delivery the goods to the town, lead to transport lag of agricultural products. Therefore, the government should focus on e-commerce industrial platform and park construction, strengthen the supporting function of regional logistics and storage, and improve the function of e-commerce platform park.

At the same time, we should learn from the development experience of the advantageous e-commerce platform to drive the development of rural e-commerce. In order to promote the development of e-commerce, shaanxi has formed some advantageous platforms. For example, Xi'an cross-border e-commerce platform (export) was officially launched on October 28, 2014, providing a bridge for shaanxi enterprises to go abroad and expand overseas markets. By the end of January 2015, the platform had exported more than 18,000 tickets, with the export trade exceeding 600,000 us dollars. The main export countries were the United States, Britain, Japan and Italy. From January to June 2015, there were 366,500 inbound and outbound express items in the province, up 1.3 times compared with the same period last year, and 488,600 mailed items, up 67.7% compared with the same period last year. The structure of cross-border e-commerce operators and export commodities has been further optimized. The proportion of products in the province represented by deep processing of plants has gradually increased, and the value added of export products has increased significantly. A number of typical cross-border e-commerce enterprises have emerged, such as Shaanxi SenFu, Xi'an GenSen and ShaanXi LonXing.

Moreover, driven by the Eurasian railway continental bridge, the international port district of xi'an has attracted domestic e-commerce enterprises in the areas of retail e-commerce, bulk e-commerce, Internet culture and e-commerce innovation. Xi 'an international cultural trade base has launched the cross-border e-commerce platform for silk road cultural products, which is dedicated to the export of cultural products. Xian action Ba biome launched the "silk road" cross-border electric business platform, is now actively planning agricultural products trading center, clearing center, financial services, the PPP advisory company, joint venture securities, insurance, etc, has been initially formed to class layout of the financial sector as the main body, the traditional finance and financial sectors

to intervention pattern of one body two wings ", the prototype of the modern financial group.

The electric business platform to promote the development of the electricity in shaanxi province, shaanxi multiple cities and counties have electricity business park, should learn the advantages of shaanxi electric business platform above, explore suitable for the pattern of shaanxi rural electricity business bigger and stronger, drive the formation of rural electricity enterprises, at the same time, the government should be located in different zone of electricity resource integration, concentrated in one place, so as to form a cross-border electricity agglomeration zone, create the advantage of shaanxi rural electricity.

C. Build the rural investment and financing system vigorously

The development of rural e-commerce cannot be separated from the support of the financial system. The credit scale of rural areas in shaanxi province is small, the credit supply is seriously insufficient, and the farmers have many difficulties in lending, which hinders the transformation and upgrading of agriculture to some extent. In the above-mentioned financing mode, in order to reduce the risks in the financing process, the e-commerce platform introduces Banks, insurance and other financial institutions. However, the overall rural economy of shaanxi is backward, and the rural financing system is not sound, leading many financial institutions to abandon the rural market. Currently, rural credit union, rural commercial bank and rural cooperative bank are the main financial services in rural shaanxi. Therefore, to introduce financial institutions in shaanxi e-commerce financing platform, we need to build a rural investment and financing system. At the same time, in order to solve the problem of information asymmetry between farmers and financial institutions, we should make full use of the advantages of Internet big data, encourage farmers' information to enter the network, and gradually improve the rural credit information system.

V. CONCLUSIONS

This article through to our country current electric business platform, the paper analyses the financing model, found in shaanxi rural electricity due to the lack of standardized traditional sales model, the product quality, lack of financing platform financing needed for basic information, a lack of understanding of information caused by financing platform development is slow, summed up the shaanxi rural electricity from the transformation of the mode of management, strengthen the construction of electric business platform and park, construction of rural investment and financing system.

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