

Analysis of financing threat and innovation motivation mechanism of monetary provider enterprise based on internet of things.

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Received: 23-Dec-2021, *Manuscript No.* AAJFM-22-53586; *Editor assigned:* 25-Dec-2021, *PreQC No.* AAJFM-22-53586(PQ); *Reviewed:* 10-Jan-2022, *QC No.* AAJFM-22-53586; *Revised:* 14-Jan-2022, *Manuscript No.* AAJFM-22-53586(R); *Published:* 21-Jan-2022, *DOI:* 10.35841/aaifm- 6.1.103

Abstract

It is of sensible significance to introduce the internet of things generation into the economic provider industry and locate the using factors and mechanisms of financial innovation to accelerate the promoting of monetary innovation. This text begins from the perspective of banks and different deliver chain monetary establishments, takes mainstream trading merchandise within the commodity trading market because the research object makes use of the la-VAR model, and absolutely considers the marketplace charge fluctuations and liquidity factors of supply chain monetary stock products. It analyses the theoretical foundation of the continuous innovation of rural monetary products. On the basis of reading the basic traits and types of rural economic product innovation, we discover the connotation of sustainable innovation of rural economic products, clarify the evaluation standards, and lay a theoretical basis for non-stop dynamic assessment. Based on technical innovation evaluation theoretical fashions including Schumpeter's innovation version, technical specifications-technological track model, and NR courting model market, we examine the innovation factors of rural monetary products from the outside and inner elements of innovation and discuss the connection between the elements. The interplay mechanism of rural economic products has established a dynamic mechanism version for the non-stop innovation of rural monetary products. A fuzzy comprehensive evaluation becomes made at the continuous innovation energy of economic service industry merchandise in a certain area. using a combination of remote surveys and on-web site visits, a questionnaire survey turned into carried out on financial carrier enterprise institutions in a certain place's financial machine. Every survey item became required to conduct one hundred twenty \times 1067 index comparisons and use the data after processing the arithmetic average Mat lab consists of out the objective processing of programming. The results display that the l. a.-VAR version with liquidity indicators can measure the liquidity risk properly and greater comprehensively evaluate the risk of the inventory pledge financing version. According to the index weights determined by using AHP, the improvement of the economic service enterprise may be promoted in a focused way from the internal construction of economic establishments and the optimization of the external innovation surroundings.

Keywords: Financial innovation, Financial performance, Commercial banks, Internet banking.

Introduction

At gift, the development of the net of things inside the monetary services enterprise is in its infancy within the world and has a certain technology, industry, and alertness basis, displaying a very good improvement fashion. The mature net of things era can recognize the relationship of all gadgets to the community; as a result facilitating human being's identity and control manage of objects. Inside the supply chain control of production and flow establishments, visual monitoring of merchandise in the manufacturing hyperlink, garage hyperlink, transportation hyperlink, and sales link of the organization is

realized [1]. The financial offerings enterprise uses this visual monitoring product as the primary target to perform monetary innovation, create new monetary merchandise, offerings, and income channels, and provide various financing strategies and channels, thereby occupying new market regions and improving basic competitiveness [2].

As the internet of factors era continues to mature, it is being promoted and used at home and abroad, and the monetary enterprise is not any exception. By using sensors, infrared, and different gadgets on financial fee terminals, the combination of the net of factors and the economic transaction network can

Citation: Sharma K. Analysis of financing threat and innovation motivation mechanism of monetary provider enterprise based on internet of things. *J Fin Mark.* 2022;6(1):103

be found out. because the contemporary self-carrier terminals inside the economic industry are huge in length, electricity-consuming, of single feature, hard to display, and insufficiently safe, inclusive of ATMs, self-service inquiry machines, and on line banking revel in machines, it's far vital to accelerate the utility of net of factors era in the financial enterprise. The security precautions of all commercial enterprise regions of the financial institution are categorized as high-danger ranges. According to the necessities of China ought banking protection practice, the financial institution's business shops, treasury, and office regions to implement complete security precautions. Alternatively, just like different industries, those business areas of banks have some protection risks which might be difficult to prevent with traditional security era. For example, there may be no effective basic answer for the security of self-carrier banking.

As an instance, the monetary industry has continually hoped to clear up them as quickly as viable. For example, the escort, garage, and establishing of cash boxes are very touchy, and the personnel worried are all especially burdened. If every cash field can be appropriately placed, authorized to open, and licensed to transfer, the safety of the cash container can be ensured. The former is furnished with the aid of banks and different financial institutions with short-term financing, even as the latter is solved internally through the deliver chain, mainly focusing on the optimization of bills receivable, stock, and fixed asset earnings. The researchers mentioned the evolution of financial supply chain control to deliver chain finance from the system of the development of the actual

financial system and described the connotation of deliver chain finance as a help. On the same time, they mentioned that the development of this commercial enterprise has found out the improvement of banks and different economic institutions. by way of constructing a tripartite sport model among banks, financing SMEs, and logistics businesses, applicable scholars have as compared and analysed the exceptional influences added approximately by means of the participation of logistics corporations and without the participation of logistics corporations [3].

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