

A micro-exploration of the application of computer big data in the financial sector

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Abstract. Under the rapid development of the economy and society, the development process of the financial sector is also accelerating now. Nowadays, a variety of financial data information is emerging, how to fully combine these big data with the financial field is the key topic of general concern in the financial field, the combination of the two can make effective use of various financial data, so as to promote the healthy and sustainable development of the entire financial field. Therefore, this paper focuses on the specific application of computer big data in the field of finance, which has practical significance.

Keywords: computer big data; financial sector; application micro-exploration.

In an era of increasingly advanced science and technology, various data and information and science and technology have gradually penetrated into the daily lives of the general public, bringing great convenience to people's lives and, to a certain extent, improving work efficiency and promoting the smooth and orderly development of various industries. In the past, the traditional data processing in the financial sector has been unable to meet the actual development needs of today's economy and society, therefore, the financial industry should be fully integrated with computer big data, to make effective use of all kinds of data and information, to dig out further information, so as to provide corresponding reference for decision-making and management in the financial sector, to continuously promote the allocation of resources in the financial sector, and to promote the healthy development of the financial industry. This will help to promote the allocation of resources and the healthy development of the financial sector. Therefore, the application of computer big data in the financial field studied in this paper is also extremely necessary.

1. Specific applications of computer big data in the financial sector

1.1 Computer big data and financial risk control

In the development of today's financial industry, the traditional data and information processing of the past is no longer able to meet the actual industry development needs, and the cost is also relatively high, and the final work is also relatively poor. In the context of economic turmoil, the financial industry is also facing a number of risks. Therefore, if the computer big data and financial risk control can be fully linked together, the effective resources in the data information can be fully explored, and the risk situation reflected in the data information can be incorporated into the subsequent work plan arrangement, which can help the relevant staff to understand the risks in the development process of the financial industry in time, so as to use this as the basis to formulate relevant preventive measures In order to promote the healthy development of the financial industry.

(1) Strengthen risk identification and monitoring

Through the computer big data, can let the staff grasp the financial industry management situation, for a variety of possible financial risks to detect, and some of the impact of the financial default,

shortage of funds and other phenomena, timely report to the higher leadership, so as to take relevant measures to solve in a timely manner. The establishment of a dynamic detection system for risk control and the sharing of resources for important information, such as the large amount of credit transactions, so as to provide timely warning of risks in the financial industry.

(2) Establishment of a financial risk monitoring indicator system

The risk monitoring indicator system in the financial industry is usually a comprehensive understanding of the actual financial situation of the financial industry, production and operation characteristics and the type of risk, to give full play to the role of advance warning, timely tracking and when to deal with. Therefore, the risk measurement index system must be scientific and reasonable, and must meet the actual needs. In the specific design process, the relevant staff should fully consider the financial industry's detection reports, and to combine the previous reports to obtain real and effective data information, for these tasks, computer big data have played a role in helping, so as to continuously improve the financial industry's risk measurement index system.

(3) Orderly guidance for industry bodies to improve their risk identification capabilities

In the context of rapid economic and social development, it is extremely important to do a good job of risk prevention and risk management in the financial industry, which requires the relevant financial industry to pay full attention to the relatively large amount of credit guarantee business, and to pay close attention to some financial guarantee companies that account for a relatively large proportion of the financial industry, to fully consider the riskiness of their business, and to continuously investigate the possible risks. In short, the financial institutions in the financial sector should be guided to continuously improve their ability to identify high risks and to implement risk control in every aspect of their work.

1.2 Computer big data and financial regulation

(1) Innovation in digital financial regulation through the introduction of computerized big data

The introduction of computerised big data can, to a certain extent, accurately identify and predict credit risks in the financial sector, thus meeting the practical needs of financial supervision, and using computerised data as a basis and making full use of advanced science and technology to promote innovation in digital financial supervision.

(2) Promoting a change in the way digital finance is regulated

China's digital finance is still in the process of development, in order to establish a regulatory system that meets the actual needs, it is necessary for the regulator of digital finance to gradually change to functional regulation, the previous static regulation should be constantly updated to a dynamic regulatory approach, and computer big data will be able to promote this transformation, but also to implement the timely monitoring of the network.

(3) Improving standards for the regulation of digital finance

In addition, the application of computer big data can also continue to improve the standards of digital financial regulation, in the traditional financial regulation in the past, there will be arbitrage phenomenon, and digital finance can adjust the standards of financial regulation. Big data can provide a broader scope for the development of the digital financial system, and can improve the corresponding regulatory standards according to the actual indicators.

1.3 Computer big data and financial innovation

(1) The use of big data can, to a certain extent, promote financial institutions to continuously innovate their own financial products. In practice, big data technology enables financial institutions to obtain effective information about customers through the network platform, and to understand customers' consumption motives and consumption data, which can be used as information to continuously innovate and improve their financial products, so as to design financial products that better meet customers' needs. The financial products are designed to meet the needs of customers. In addition, computer data technology can also facilitate the collection, analysis and collation of data to

provide reference and scientific forecasts for the development of products in the financial industry as a whole.

(2) Big data can also promote the financial industry's technological innovation work, in today's information era, a variety of financial data at a very fast pace in the increase, the traditional work methods for the processing of these data is not particularly effective, and through big data technology can be efficient and high-quality processing of a variety of financial data, which can also to a certain extent enhance the financial industry's This can also improve the efficiency and quality of work in the financial industry to a certain extent, thus providing great convenience for the development of the entire financial industry.

(3) In addition, big data can also promote service innovation in the financial industry, because with the help of big data, institutions in the financial industry can effectively collect customer information, model and process the data, effectively use the data and information from multiple perspectives, continuously improve financial services according to the needs and characteristics of users, and improve the quality of financial services, and big data also It is also possible to get quicker solutions to the problem of small business loans to promote the implementation of financial inclusion.

2. Strategies to enhance the development and application of financial big data

2.1 Emphasis on the cultivation of computer big data talents

Computers and data play an important role in the innovation of financial services or in the control of financial risks. However, in the actual financial sector, there is still a shortage of relevant professional talent. Traditional financial professionals are no longer able to meet the demands of today's work, and the development and growth of previous staff has been slow and difficult. The training programmes for financial professionals are also inadequate. Therefore, for the financial industry, it should pay full attention to the training of professional talents, and constantly train professional talents who can fully utilise computer big data, so as to meet the actual development needs of the financial industry.

2.2 Building an advanced information platform

In the age of information technology, the construction of an advanced information technology platform can help staff to focus more on their work, thus allowing the information technology platform to play its role to the limit. In addition, through the information technology platform, the data analysis work of financial enterprises can be carried out more smoothly, and staff can obtain the relevant financial data information in a timely manner according to their actual needs, thus facilitating their work. For the management staff of the financial industry, the direction of development should be clearly defined. According to the existing resources to build the information platform, and will be a variety of advanced science and technology to make full use of the advantages of computer data in the work, so as to promote the internal financial enterprises to achieve resource sharing, another advantage is to be able to in time to know when problems arise, and as soon as possible to take relevant measures to solve, so as to promote the development of subsequent work.

3. Conclusion

Comprehensive analysis of the above, in the context of rapid economic development, the era of big data has come, not only into the daily life of residents, but also penetrate into the development process of the financial sector. In the process of continuous promotion of information construction, it is very important to fully combine computer big data with the financial field, which can help the financial field to deal with data information scientifically and provide reference for the development of the financial industry. This paper puts forward some application strategies, expecting to promote the development of financial big data.

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