

Study on Innovation of Credit Investigation and Education in Dazhi Moving Cloud Era

Xiaomei Pu¹, Luo Li², Zibiao Cheng³

¹Research Center of Sichuan Old Revolutionary Areas Development, Sichuan University of Arts and Science, Dazhou, China

²International Exchange and Cooperation Office, Sichuan University of Arts and Science, Dazhou, China

³School of Finance and Economics Management, Sichuan University of Arts and Science, Dazhou, China

Email: 47872614@qq.com

How to cite this paper: Pu, X. M., Li, L., & Cheng, Z. B. (2018). Study on Innovation of Credit Investigation and Education in Dazhi Moving Cloud Era. *Journal of Financial Risk Management*, 7, 149-156. <https://doi.org/10.4236/jfrm.2018.72010>

Received: May 5, 2018

Accepted: June 5, 2018

Published: June 8, 2018

Copyright © 2018 by authors and Scientific Research Publishing Inc.

This work is licensed under the Creative Commons Attribution International License (CC BY 4.0).

<http://creativecommons.org/licenses/by/4.0/>



Open Access

Abstract

On the basis of fully grasping the characteristics of the era of Dazhi Moving Cloud, we discovered that the following problems existed in the education for credit information and propaganda in the era of Dazhi Moving Cloud: the lack of compound type credit information propaganda and education talent; the database of credit information culture has not yet been completed; intelligence, credit information, education, and education media are mainly traditional and have poor interaction; credit information and education lack of legal protection. Then it proposes strategies for the development of credit information education in Dazhi Mobile Cloud era: formulate a general plan for credit information education under the background of Dazhi Mobile Cloud, establish a multi-party cooperation mechanism based on Dazhi Cloud Shift Technology, and innovate a multi-disciplinary training model for credit information and education. The establishment of a large database of credit information culture laid a solid foundation for the propaganda and education of the credit information culture; accelerated the integration of old and new media; innovated the education model for credit information culture; and accelerated the credit information legislation.

Keywords

Dazhi Moving Cloud, Credit Information, Propaganda and Education, Countermeasures

1. Introduction

In August 2013, Academician of the Chinese Academy of Engineering and Chairman of the China Internet Association, Qi Hejun, put forward the concept

of “Dazhi Moving Clouds” at the China Internet Conference, clarifying that China has entered the era of “great wisdom to move the cloud”. In this age of coexistence of opportunities and challenges, only the “Great Wisdom Cloud” background is closely linked, the five major development concepts are used as guiding ideology, and the “general logic” of the new normal economy is fully grasped. We can scientifically cope with challenges, firmly seize opportunities that are fleeting, protect the overall transformation and development of credit information propaganda and education, and contribute to China’s construction of an Internet power.

2. Analysis of Characteristics of Dazhi Moving Cloud Era

“Dazhi Mobile Cloud” simply says that big data, smart, mobile internet, and cloud computing are the general term for a new generation of information technology. Nowadays, big data, intelligentization, mobile internet, and cloud computing continue to increasingly integrate in depth with the industry, which has led to widespread social changes. Scholars agree that this is the era of Dazhi Cloud Shift.

2.1. The Popularity of the Mobile Internet

On the afternoon of December 4, 2013, the Ministry of Industry and Information Technology issued the TD-LTE standard 4G license to China’s three major mobile communication operators. The Chinese electronic communications industry officially entered the 4G era. In the following four years, 4G technologies are changing with each passing day, and the 4G network transmission rate and transmission quality have steadily increased, and the number of mobile Internet users has steadily increased. As of June 2017, the number of Chinese netizens reached 751 million, and the number of mobile Internet users reached 724 million. Mobile Internet is spreading to every corner of China.

2.2. Pan-Connectivity

Thanks to the popularization of the mobile Internet, with the support of big data, information and services can be smoothly transmitted between smart terminals and people, forming the Internet of Things, car networking, networking, etc., and now can open the home in the office in advance. Air-conditioning can be used to drive the car downstairs in advance, and you can view the children’s learning situation online. The pan-Internetization of all things is striding toward us.

2.3. Personal Intelligence

Under the pan-mobile internet with all things connected, every object, element, person, device, terminal, external device, and environment can generate data, and data converge to form big data (Hu, Sun, & Yin, 2012). Reuse cloud computing technology to summarize big data, Analysis, full understanding of the user’s personalized needs, the formation of personalized intelligent big data. Under the

support of a large database of personalized intelligence, everything is personalized and intelligent. When you open the Tmall APP, it can recommend the items you want to buy; when you type on a search engine, it can serve you. Forecast provides what you want to enter.

3. Problems in the Publicity and Education of Credit Investigation in the Great Zhiqian Cloud Era

Credit information propaganda education is essentially a kind of cultural communication and is influenced by communicators, dissemination of information, media, and audiences. The era of Dazhi moving cloud technology is changing with each passing day, social changes are in full swing, and there is a deviation in the correspondence between education and education of credit information and the development of the times.

3.1. Lack of Compound Type Credit Information Propaganda and Education Personnel

In March 2006, the People's Bank of China established the People's Bank of China Credit Information Center, set up a credit sub-center in 31 provinces and five cities with separate plans, and established a credit bureau in prefecture-level cities (People's Bank of China Credit Information Center, 2015). The credit bureau is the main body of credit information education, and it is the basic executor. It seldom participates in the construction, operation, and maintenance of the credit database. In the recruitment of members, it mainly focuses on financial talents, and generally does not recruit professionals who major in Internet, computer-related. This has resulted in grass-roots credit information propaganda proficient in financial knowledge, lack of Internet, computer-related professional knowledge, it is difficult to form a comprehensive credit information and education personnel team that integrates finance, Internet, and computer knowledge. When carrying out credit information propaganda and education, it is impossible to thoroughly understand the background of Dazhi Mobile Cloud, and there is a possibility of lagging behind the development of the times.

3.2. The Credit Information Culture Database Has Not Yet Been Completed

Through the Baidu (<http://www.baidu.com/>) search engine, the search for "recruitment culture" as the search term can only find some scattered, fragmented information on the education, news, events, and summary data of the credit information culture. The data is characterized by scattered, irregular, and unsystematic characteristics. In the big data-moving environment such as the sea in the period of Dazhi Moving Cloud, the needles scattered in the sea appear to be difficult to be observed by humans, and it is difficult to form a concerted force. It is even more difficult to form a strong Internet sign. Trust the cultural environment. It is imperative to build a large, comprehensive, intelligent and systematic

credit information culture database in order to capture the background of the Dazhi Mobile Cloud era to grab Internet information and cultural education.

When the credit information culture database has not yet been completed, it does not and cannot collect data on the characteristics of the general public. If individual personal characteristics data can be collected, and cloud computing technology can predict the individual's individual needs, it can intelligently push the information and education of credit information that meets its individual needs. At present, the situation is just the opposite. The cloud computing technology is like a clever woman, and the personalization characteristic data is meters.

3.3. Credit Information and Education Media are Traditional and Poorly Interactive

At present, the mainstream media for the public education of credit information is mainly traditional media, including newspapers, banners, banners, brochures, and electronic scrolling screens. The traditional media bears limited information, faces the public, spreads unidirectionally, and has poor mobility. The cultural information contained in the credit information needs to be summarized in an abstract way, which is inconsistent with the objective reality. To meet the needs of most communication recipients, Lack of personalization of information; fixed slogans, banners, etc. are not easy to replace and difficult to move, resulting in low timeliness and limited coverage of credit information and cultural information; more importantly, it is difficult for traditional media to provide effective two-way communication channels. It is very difficult for feedback information to be withdrawn when publicity and education information is transmitted. The credit information propaganda education gradually forms a vacuum layer between the subject and the audience. The subject cannot understand the acceptance of the audience, and the audience cannot obtain the explanation of the subject.

3.4. Credit Information Education Lacks Legal Escort

In 1999, when Premier Zhu Rongji of the State Council instructed: "The bank credit registration and consultation system should be set up as soon as possible and connected to the entire country," thus opening up the construction and promotion of the credit information system (Zhang, 2015). In 2002, the CPC Central Committee and the State Council issued the "Several Opinions on Further Strengthening Financial Supervision, Deepening the Reform of Financial Enterprises, and Promoting the Healthy Development of the Financial Industry" (Zhongfa [2002] No. 5). In 2007, the General Office of the State Council issued "Some Opinions on the Construction of Social Credit System". In June 2014, the State Council issued the "Planning Outline for the Construction of a Social Credit System (2014-2020)". It can be seen that in recent years, although the state has always attached importance to the construction and dissemination of the

credit information system, it has issued relevant opinions and plans, but its enforcement power is not strong enough and it has poor general control over all members of society. The construction and publicity of the credit information system is like the logistical support ship of the “aircraft carrier” for social and economic development. It is related to its cruising ability and it must urgently require a legal frigate to carry out strong escort.

4. Dazhi Mobile Cloud Era Credit Information Education Innovation Development Strategy

4.1. Formulating the Master Plan for Public Information Education of Credit Investigation under the Background of Dazhi Moving Clouds

Since 2013, China has entered the new era of the Internet’s great wisdom to move the cloud. The new technology of Dazhi Mobile Cloud has continuously accelerated its integration with the industry, stirred up a new round of industrial revolution, and the times have changed rapidly. Credit information education is facing unprecedented opportunities and challenges. The pulse of the times can be accurately pinpointed, and the macro situation and development trend of credit information propaganda and education can be accurately predicted. A scientific and reasonable general plan for credit information propaganda and education can be formulated and the correct direction can be grasped so as to seize the opportunity and easily respond to the challenges. The overall planning of credit information publicity and education should set the planning time in the context of Dazhi Qianyun Clouds, design a reasonable organization for credit information and education, cultivate the credit information culture, formulate a coordination mechanism, specify strategic options, and carry out credit information and education activities. The evaluation of the credit information propaganda was conducted, and the overall planning of the credit information propaganda and education was continuously guided and revised using the results of the evaluation.

4.2. Establishing a Multi-Party Cooperation Mechanism Based on Dazhi Cloud Shifting Technology and Innovating the Training Model of Credit Talents and Propaganda and Education Compound Talents

For credit information propaganda and education work, compound talents should have Internet thinking, have a certain knowledge of communication, understand knowledge of finance and credit information, and be able to integrate Dazhi Mobile Cloud Technology and communication studies to carry out communication and education about financial knowledge and credit information culture. From the reality, credit information culture propaganda agencies are in a dilemma of choice when they recruit personnel. If one chooses an employee who understands finance, he will have difficulty thinking about the Internet. If one chooses to understand the Internet, it is very difficult. It is difficult to ensure

that he possesses the necessary knowledge of finance and credit information and it is difficult to find talents of the original ecology. Judging from the organizational goals and the conditions of the resources, it is unlikely that the credit information culture propaganda and education institutions will personally cultivate the complex talents. It can be seen that the establishment of a multi-party cooperation mechanism based on Dazhi Cloud Shifting Technology to form a comprehensive talent training force and innovative talent education model for credit information and education is the best way to solve the core elements of credit information education.

4.3. Construction of a Large Database of Credit Information Culture, Laying a Solid Foundation for Propaganda and Education of Credit Information Culture

Credit information and cultural data are the basis for the dissemination of credit information culture. At present, there are only a small number of single, single forms of credit information and cultural data, which is not conducive to the formation of a good network of credit information culture, affect the dissemination effect of the credit information culture, and build a general. It is imperative that a large, multi-type, strong-linked, information-based database be established. To build intelligent big data, we need to start from several aspects: First, provide a basis for the construction of a large number of credit information and cultural databases by purchasing or renting large-capacity servers. Second, we will use the texts, pictures, and audio of the credit information culture. The video and other forms will be presented and preserved, and various types of credit information and cultural databases will be established. The third is to strengthen communication and build a large-linked credit information and cultural database.

4.4. To Enhance the Intelligence and Individualization Level of Credit Information Propaganda and Education and Achieve Accurate Publicity and Education

In the era of Dazhi Moving Clouds, intelligence is one of the important trends in the evolution of the times. Combining Dazhi Cloud Shift technology with the application layer is an inevitable choice for the cooperation between credit information education and the times, and will be intelligent for education of credit information and education. The process injected strong momentum. If the application layer has a higher level of intelligence, it can form a friendly two-way interaction with the publicity audience, collect personalized demand data, and achieve accurate publicity and education.

Open interactive platforms such as smart robots, online customer service, FAQs, reviews, forum community, information search, membership centers, etc. on the credit information website, mobile phone APP client, and credit information campaign, and maintain a smooth two-way login on each platform. Exchange experience, using IP positioning technology and membership system

technology, carries out a one-to-one correspondence between the audience's personalized operating behavior and individual needs on the platform and the audience's IP or member accounts, and stores the data in the platform database. When the audience next logs in, the database will automatically compare the IP address of the audience or the member account to retrieve the personalized operation behavior and individual needs data that the audience left on the platform before, and analyze and predict the development trend of the individual needs of the audience. Can provide one-on-one credit information and education to the audience, and achieve accurate publicity and education.

4.5. Accelerating the Integration of Old and New Media, and Innovating the Education Model for the Education of Credit Information Culture

We will promote the integration of old and new media, and build a model of public education that is popular among readers. To integrate it with the daily life of the audience silently can effectively break through the vacuum layer formed between the subject and the audience of the public information education, and change the image of the publicity and education of credit information. Specifically, the following modes can be used: hybrid education mode, e-commerce promotion education mode, online game promotion education mode, and online social education mode.

4.6. Accelerate Credit Information Legislation

In the present day when credit has spread to various industries and has become a rare resource, how to build a perfect credit information system and raise the national knowledge level of credit information is the focus that the current society must arouse. It is not enough to formulate a scientific overall planning for credit information publicity and education, establish a training model for credit application-type talents, and innovate the education mode for credit information publicity. It is still necessary to enact legislation on credit related laws. It is the umbrella of the propaganda and education of credit information and is the source of enforcement. It can guarantee the implementation of the plan. The personnel training mode and the education mode of credit information propaganda are not deformed or distorted in the application process.

The credit information legislation should consider the following aspects:

- 1) Clarify the scope of credit information services;
- 2) Institutional settings, determine the credit management business management body, publicity and education main body, and institutional level;
- 3) Credit information business rules, Including credit information processing rules, credit information collection rules, etc.;
- 4) Credit rating procedures;
- 5) Standardization and construction of credit information services;
- 6) Security protection of credit information services;
- 7) Access to credit information services of enterprises;

- 8) The industry's rights and obligations in the credit investigation business;
- 9) Supervision and performance evaluation.

5. Conclusion

Credit information propaganda enables everyone to understand credit information, raise credit awareness, cultivate modern credit culture, promote corporate and individual attention to their own credit history, accumulate credit wealth, and promote the improvement of credit awareness across society. In the era of Dazhi Moving Cloud, we should carry on innovative recruitment work in connection with the characteristics of the era.

References

- Hu, Y. L., Sun, Y. F., & Yin, B. C. (2012). Internet of Things Information Perception and Interaction Technology. *Chinese Journal of Computers*, 6, 1148.
- People's Bank of China Credit Information Center. (2015). *Center Overview*. <http://www.pbccrc.org.cn/zxzx/zxgk/gywm.shtml>
- Zhang, Y. T. (2015). Analysis of the Development of Enterprise and Personal Credit Information System in China. *Credit Information*, 3, 35.