Analysis and Countermeasures of Business Strategy and Risk Problems under Big Data

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Abstract: Under the condition of planned economy in the past, all the investment funds of enterprises were injected by the state for free, and all the investment activities of enterprises were implemented according to the government's plan. After the "appropriation to loan", although the state investment funds were changed to paid loans from banks, the investment plan was still formulated by the government, and the loan indicators were in charge of the government. The consequences of a small change are becoming more and more complicated, and the unpredictability of the corresponding risks and losses is also increasing. Business risk is both an opportunity and a challenge for enterprises. For large enterprises that have not made strategic plans, their business indicators have risen slowly, and even about 48% of enterprises have suffered losses or closed down. Therefore, this paper analyzes the business strategy and risk problems of enterprises under the big data, and puts forward the improvement countermeasures. In the case that national diplomatic channels cannot be alleviated or solved, it is a better choice to avoid risks. Big data is based on the real behavior of consumers, rather than their description of their own behavior. The new insights provided by this can give birth to a new brand strategy.

1. Introduction

Every enterprise needs to be in contact with the market economy, and there are varying degrees of risks in any aspect of business management. With market changes, the business activities carried out by the enterprise also change, full of uncertainty. The profits and risks obtained by the enterprise in operation coexist. Under the conditions of planned economy in the past, all investment funds of enterprises were injected by the government free of charge, and all investment activities of enterprises were implemented according to the government's plan. After the "allocation to loans" policy, although the national investment funds were changed to paid loans from banks, the investment plan was still formulated by the government, and the loan indicators were managed by the government[1]. The development of information technology has led to explosive growth of information flow and speed, greatly shortened the impact time, and the interaction of different information has led to the increasingly complex consequences of a small change, while the corresponding risk and loss unpredictability are also increasing. Business risks are both opportunities and challenges for enterprises[2]. Some non-state-owned entrepreneurs always think that only "grandeur" and "lofty" are the proper characteristics of the strategy when formulating the enterprise development strategy. In the long-term operation and development, the executive power of employees will change in a certain trend. The enterprise management system, including the formulation, implementation, and revision of relevant management systems, is an important guarantee for the execution of the enterprise. The prevention of strategic operational risks in the enterprise ultimately requires the joint action of the strategic decision-making ability of the enterprise decision-making level and the efficient execution ability of employees. The emergence of big data makes it possible for consumers' whole lives to be tracked, downloaded and analyzed. The business risks that may be caused by the political factors in the location of the target market often appear in the international market. In the case that national diplomatic channels cannot be alleviated or solved, it is a better choice to avoid risks. The direction of the change may be positive or

negative, but the process of change is hidden and gradual. For large enterprises without strategic planning, their business indicators rise slowly, and even about 48% of enterprises experience losses or bankruptcy. For enterprises, financial appropriations are the money of the state, and bank loans are also the money of the state. There is no essential difference between the two, and enterprises are indifferent to investment benefits, resulting in low investment efficiency of loans. The importance of business strategy for enterprises is an undeniable fact. Strategic thinking is the soul of a company's business strategy. Without its guidance, the company's operations will lose direction[3-4].

2. Analysis of Problems in Enterprise Management under Big Data

2.1 The Comprehensive Quality of Managers is Not High.

When the era of big data comes, cloud computing and computer network systems provide enterprises with a steady stream of data samples, which become an important basis for enterprises to make decisions. The leaders of most departments do not attach great importance to business management, nor do they form a strong sense of business management. Therefore, business management simply cannot play a role in assisting business leaders to control and make decisions[5]. In the fierce market competition, it is difficult for enterprise managers to understand and grasp all the information and credit of customers before signing contracts with customers, which easily leads to blind choice. In the era of big data, the obtained data samples are analyzed and sorted by taking data as the standard. The leaders and managers of some departments did not combine the operation and business management well, which made it impossible to carry out smoothly, and the operation and management work was only superficial, and the deep-seated problems could not be excavated at all[6].

Poor management of enterprises, deteriorating production and operation conditions, serious capital losses, inability to repay the principal and interest of loans, even if some projects have achieved benefits, enterprises regard bank loans as financial allocations, always trying to default, evade debts, and squander funds in other areas. The debt owed is snowballing and accumulating. Therefore, the decision-making methods and decision-making systems of big data are bound to be favored by more and more enterprise managers and decision-makers, and the data will be able to completely replace the traditional decision-making basis. There will be greater risks in choosing and cooperating with customers through big data, such as selecting customers with poor business conditions, which have great risks in current assets, and the customer company is likely to close down or go bankrupt[7-8].

2.2 Problems in Financial Management Work

The various financial management tasks carried out by enterprises refer to a series of financial income and expenditure processing activities based on the company's goal planning and development plan, and effectively coordinate and arrange all financial activities of the enterprise. As shown in Figure 1, different business activities correspond to different business risk factors and influencing mechanisms, resulting in different business risks.
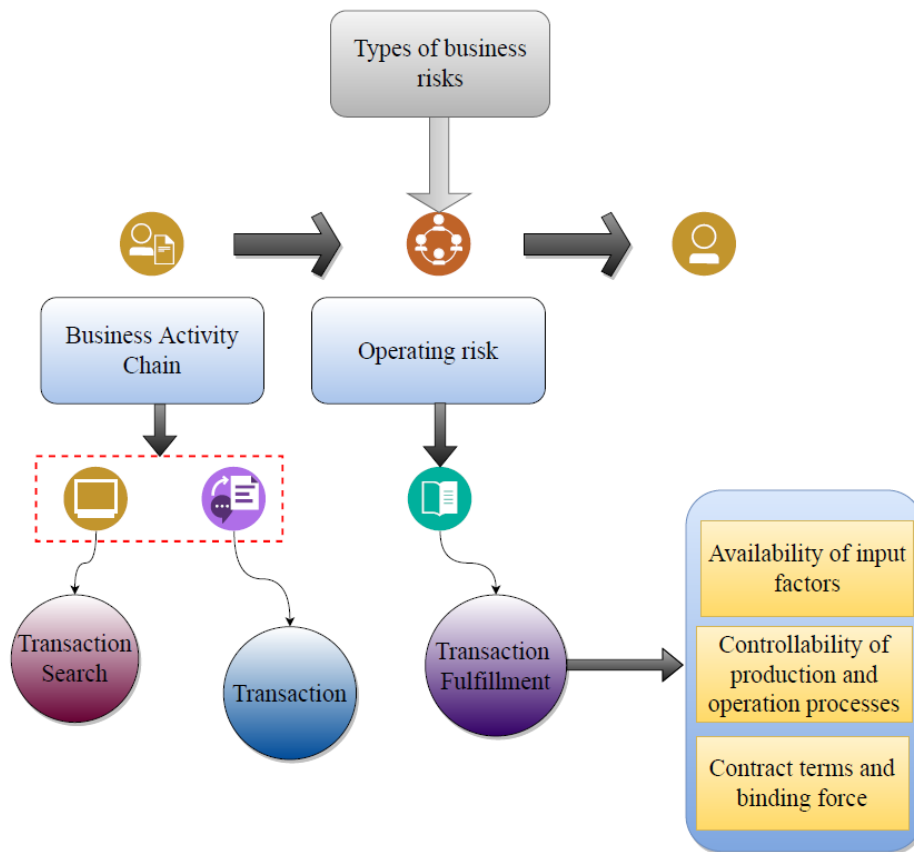
Fig.1 Types of Business Risks

The economies of scale benefits brought by the investment scale of enterprises are not infinite. When the investment scale reaches a certain level, if the scale is further expanded. Economies of scale will no longer improve efficiency, but will instead bring new difficulties and problems, leading to increased costs. The decrease in efficiency results in uneconomical investment scale. The pre argument and post evaluation were not sufficiently conducted, leading to the frequent occurrence of unscientific and reasonable financial budgets[9]. At the same time, the internal supervision and control work of the enterprise was not scientific enough, and the increasing number of competing products in the enterprise led to more intense market competition. The use of sales methods aimed at expanding sales and market share does not have an advantage in sales channels, especially when the industry relies too heavily on sales channels, credit sales have become the main sales method for enterprises.

Various relevant departments have not implemented and implemented them well, and financial management work is carried out under traditional models without detailed analysis of the asset management benefits of each department, so ideal results cannot be achieved. When the investment scale of a company changes, the economy and diseconomy of the investment scale always coexist. If the former is greater than the latter, the investment scale is reasonable, and vice versa[10]. The determination of enterprise size is influenced by both the external environment of the enterprise and its own financing ability.

3. Countermeasures of Enterprise Management Problems under Big Data

3.1 Temper the Ability of Data Collection and Analysis

Big data means big business opportunities, which can be used to strengthen the recognition and loyalty of corporate brands. In other words, data collection ability plus data analysis ability is equivalent to enterprise IQ. The second manifestation of the conflict between non-state-owned entrepreneurs and enterprise management strategy is that almost all non-state-owned entrepreneurs who have achieved great success consciously or unconsciously regard the inheritance he created as

an important form to continue his life, and some even regard it as the most important and even the only form[11]. The debt owed is snowballing and accumulating. Therefore, the decision-making methods and decision-making systems of big data are bound to be favored by more and more enterprise managers and decision-makers, and the data will be able to completely replace the traditional decision-making basis. The emergence of big data makes it possible for consumers' whole lives to be tracked, downloaded and analyzed. The business risks that may be caused by the political factors in the location of the target market often appear in the international market. In the case that national diplomatic channels cannot be alleviated or solved, it is a better choice to avoid risks. Big data is based on the real behavior of consumers, rather than their description of their own behavior. The new insights provided by this can give birth to a new brand strategy.

3.2 Improve the Efficiency of Enterprise Operation and Management

Capital, like the blood of a company, plays an important role in its operation and operation, avoiding waste and reducing costs, which increases the company's capital and improves the liquidity of its capital operations. The enterprise management system, including the formulation, implementation, and revision of relevant management systems, is an important guarantee for the execution of the enterprise. The prevention of strategic operational risks in the enterprise ultimately requires the joint action of the strategic decision-making ability of the enterprise decision-making level and the efficient execution ability of employees. As a business entity that produces and manufactures products, the fundamental purpose of all business and management activities carried out by enterprises is to obtain as much economic benefits as possible. Only in this way can the rapid development of the enterprise be better promoted, and the business management work be further improved. The work content is shown in Figure 2.
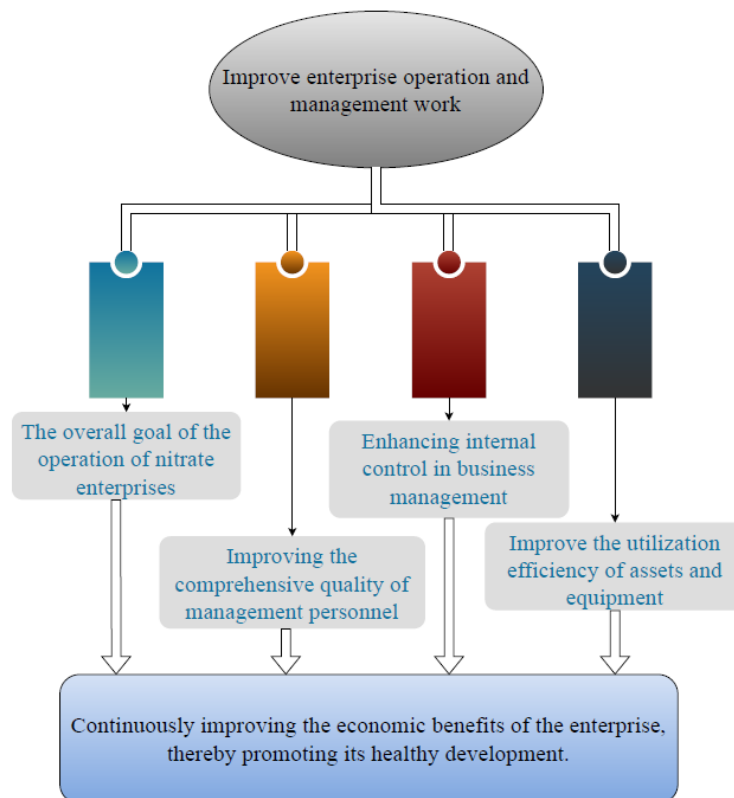

Fig.2 Improving Enterprise Management Work

While improving enterprise management work, it is also necessary to develop enterprise business strategies, which are the process of maintaining and strengthening adaptability between the resources and strength of the enterprise and the constantly changing environment. Therefore, it has the characteristics of adaptability and adaptability, and needs to be done according to one's own abilities and specific analysis of specific problems, and cannot be rushed together. As a ubiquitous

mineral resource, data requires deep mining, and enterprises must first have management talents who can handle big data in order to conduct deep mining.

3.3 Mining and Analyzing Data Value

Big data provides sufficient nourishment and a hotbed of sustainable development for personalized business applications. Enterprises can accurately grasp the different interests and preferences of each consumer through research and analysis of these data, and provide exclusive personalized products and services for this. In the process of development, we should prevent our minds from being overheated and whimsical, and avoid unrealistic horizontal integration, vertical expansion, diversified management and blind production of new projects. Some non-state-owned entrepreneurs always think that only "grandeur" and "lofty" are the proper characteristics of the strategy when formulating the enterprise development strategy. In the long-term operation and development, the executive power of employees will change in a certain trend. The direction of the change may be positive or negative, but the process of change is hidden and gradual. Long-term and negative accumulation of quantitative change will lead to qualitative change under the path-dependent mode, which will bring a passive situation to the operation and management of enterprises. In order to do a good job of "big data mining and analysis" which is beneficial for enterprises to participate in competition and improve the effectiveness of management, enterprises should give priority to the collection and possession of a large number of data when grasping the value core.

4. Conclusions

The operation and management of enterprises is a complex system engineering, and sustained and rapid development is what enterprises pursue. In the fierce market competition, it is difficult for enterprise managers to understand and grasp all the information and credit of customers before signing contracts with customers, which easily leads to blind choice. The development of information technology has led to explosive growth of information flow and speed, greatly shortened the impact time, and the interaction of different information has led to the increasingly complex consequences of a small change, while the corresponding risk and loss unpredictability are also increasing. At the same time, the internal supervision and control work of the enterprise was not scientific enough, and the increasing number of competing products in the enterprise led to more intense market competition. This is based on the stable operation of the enterprise, and the bottom line is the continuous existence of the enterprise, which means that the enterprise can resist various risks, especially the operational risks that pose a significant threat to the continuous operation of the enterprise. The use of sales methods aimed at expanding sales and market share does not have an advantage in sales channels, especially when the industry relies too heavily on sales channels, credit sales have become the main sales method for enterprises.

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