

Title: Financial Risk Prevention in The Supply Chain: Taking JD
Technology Supply Chain Finance as an Example

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ABSTRACT

At present, small and medium-sized enterprises are still in a difficult position to obtain financing from financial institutions conveniently and quickly. Supply chain finance, which is committed to solving this problem, came into being. However, everything has two sides, and the risks associated with supply chain finance must also attract our attention. The government has also issued many policies to vigorously promote the development of supply chain finance. In order to actively respond to the call of the government, JD technology attaches great importance to the development of supply chain finance and has developed a set of prevention system for supply chain financial risks. Therefore, this paper selects JD technology supply chain finance as the research object, analyzes its financing mode, risk types and a series of preventive measures against supply chain financial risks, and draws on advanced experience to help the green and healthy development of China's supply chain finance.

The results show that the supply chain financing mode of JD technology is mainly divided into five forms, namely, credit loan financing mode, prepayment financing mode, accounts receivable financing mode, bill financing mode and chattel financing mode. JD technology has a wide variety of financing modes, indicating that it has a relatively mature supply chain financial system. In terms of the supply chain

financial risk of JD technology, there are three types of risks, namely, the credit risk of the enterprise, the operational risk of the staff and the market risk of the financial market. As far as JD technology's supply chain financial risk prevention measures are concerned, the credit risk of the enterprise is effectively mitigated by adopting a series of models of rigorous pre loan credit evaluation, strict supervision during the loan and continuous update of information after the loan. Reduce the operation risk by introducing technicians and standardizing the operation steps of the staff. By simulating and quantifying the market risk, we can pay attention to the dynamic changes of the market in time to reduce the market risk. Finally, this paper puts forward some feasible suggestions from the perspective of government, industry and enterprise. In short, JD technology's supply chain financial risk prevention system is a scientific and rigorous system. Its enlightenment is that we should base ourselves on the present and face the future. Only in this way can the risk prevention system really play its maximum role.

keyword: supply chain finance; JD technology; risk prevention