Internet finance system based on acceptance model

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ABSTRACT

Acceptance Model(AM) is a pragmatic approach to forecast whether users will accept the new information technology or not . The basic principle of AM is described, and the relationship between Internet finance system and user's behavior is analyzed. In a form of case, the continuous development of Internet finance system under the framework of AM is discussed.

Keywords: Acceptance Model; finance system; framework
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INTRODUCTION

Technology end users cognitive attitudes and behavior directly determines the effect of the system. from the perspective of system developer, using the acceptance model (acceptance model, AM). The paper thinks about user-oriented sustainable development in the network financial system.

FINANCIAL NETWORK SYSTEM AND CONSUMER BEHAVIOR
Financial network system is the third stage in the development of accounting information system, its biggest characteristic is, on the basis of business process reengineering, using design patterns based on event driven, achieving financial and business synergy. Network financial system promote the integration of enterprise internal departments, improve the accuracy and timeliness of business data transfer. The traditional accounting information system is an approximate closed system, the network financial system is open to all organizations, the whole process of system.This determines the network financial system is not a standardized system. System design as far as possible comprehensively considering the commonness and individuality of different enterprises functional requirements, and customized design when necessary. Therefore, the development of the network financial system requires managers, system developers, different levels the user's deep participation, We need under the guidance of TAM, capture user perception, use the information such as state and behavioral intention, and apply it to actual system process improvement, problem solving, (that is, knowledge utilization), analysis of the external variables to the user's perception,using tacit knowledge into explicit knowledge guidance system improvement, finally realize the user on the system's overall acceptance. Research has shown that 5% increase in customer retention rate will make the technology (system) provider's operating costs by 18%, thus make profit increased 25% ~ 95%. Therefore,finding the significant factors affecting users is very important. Financial network system is also facing such a problem. As the output of such systems directly lead to enterprise's decision-making, the demand of information to the manager change with the environment, the management mode of enterprise management. Developers must predict, capture and access the change of user in the system and ease changing in perception.

FIXED ASSETS ACCOUNTING MODULE
Fixed assets accounting module is mainly used for specific accounting and manage the increase/decrease, change and depreciation accounting and drawing and transfer, etc, fixed asset audit function module as Fig.6. It allows different fixed assets to implement different depreciation methods, moreover to provide standard depreciation

method with fixed assets card self-defining setting and flexible statement inquiry system functions.
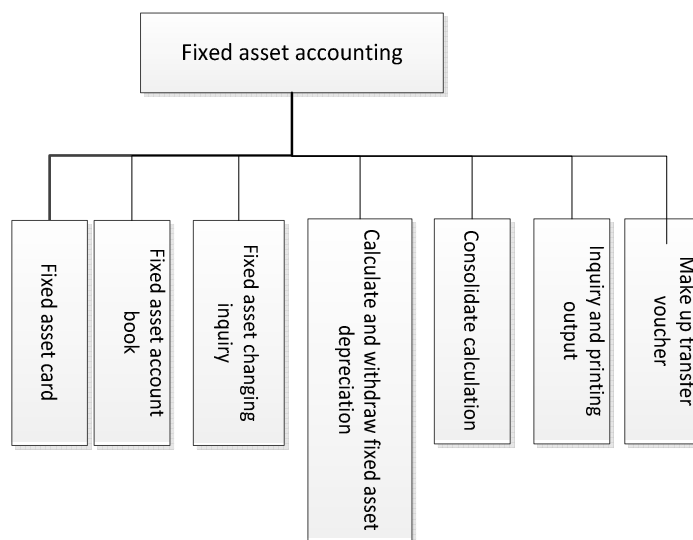

Fig 1.The function module of fixed asset accounting

LEDGER (ACCOUNTING TREATMENT) MODULE

Ledger(accounting treatment)module is mainly using the accounting document as original data, which is based on accounting subject to census the indication system for financial content of the recorded documents, by means of record ,classification, calculation, processing, consolidation, to output overall ledger, subsidiary ledger, journal and other assisting account, voucher and statement. It is the core of the whole financial accounting information system for sales accounting, material accounting, fixed assets accounting, salary accounting, cost accounting, etc, which are all use ledger as the center to exchange the information. Such as ledger functional module as Fig.2
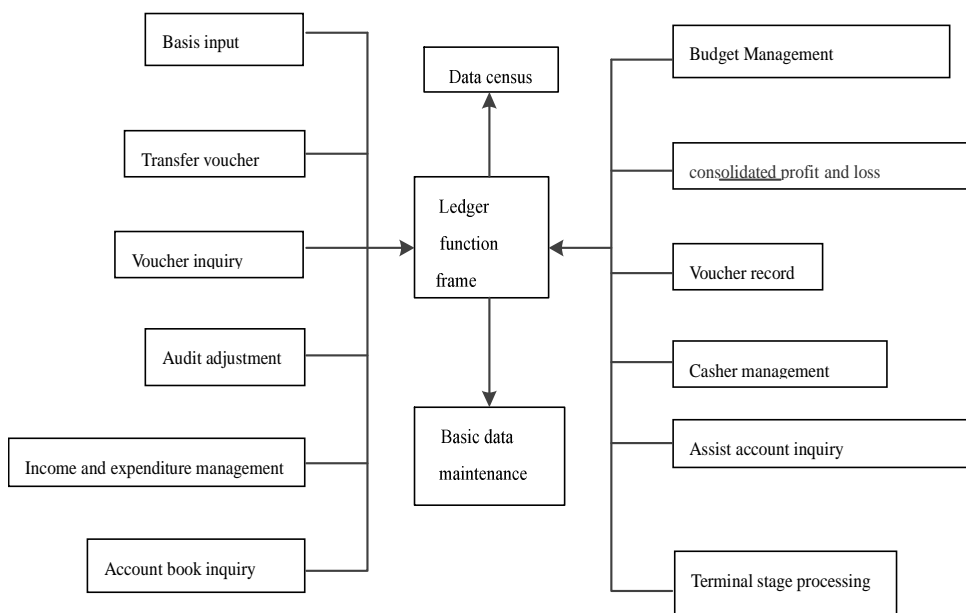

Fig.2 The function module of ledger function

SYSTEM GENERAL DESIGN FRAME

Flexible user rights assignment thinking: to create flexible permissions assignment is effective to guarantee system security and application security. Financial data processing managers grant different permission levels for various types of financial officers as needed, who can only be in the range of their own information within a limited operation. It effectively controls the scope of their work, also avoid financial risks caused by illegal operations personnel.

Data sharing and system security management thinking: each department access through terminal w wave server, and then access the database to upload and query the data, which is not only to achieve a unified data management and data sharing, but also a good reason to reduce security risks incurred by the direct log.

SYSTEM DESIGN

Design and development of ERP financial accounting management system revolves "high cohesion, low coupling" design concept, which carries on module development. By using J2EE technology platform to build a program based on Struts + Spring + Hibernate technology module, the three development layer, business logic, data persistence layer framework of the three-tier system, represents the MVC pattern design system for achieving the object module , features, interfaces which are built layer by layer.

Business logic layer is the core of the system structure, which focuses on making operation rules, business flow realization and system design related to business requirements. Position of business logic layer in the structure is critical, it is in the middle of the data access layer and the presentation layer, which playing a role for data exchange. Business processing logic layer will be programmed in the form of units mounted in the web services middleware with the web logic schedule execution to ensure system stability and efficiency. It uses spring framework to realize the business logic layer in this system

SUB-MODULE FUNCTION

Salary subject and subject calculation is the module for salary payment calculation which includes subject and calculation methods of daily salary calculation, subsidy, detain payment, bonus, etc. to finally calculate they should be paid salary. Input employee and salary basic documents is function to maintain employee's basic data, which cooperates with human resources department by recording basic data of employee's position, title, working history, piece-rate, etc. This function relates to salary subjects and calculation. Salary expenditure distribution refers to salary expenditure accounted into product costs based on certain principles and methods. There are mainly three issues of salary distribution principles, salary distribution objects and salary distribution methods. Calculation consolidation and salary consolidation is generally based on the results of salary subjects and salary calculation formula, which is consolidating employee salaries and calculating the total amount. Salary payment is specific salary distribution method, including how to calculate the employee salaries after completing certain work tasks and how to distribute salaries in particular conditions. It is mainly about: Salary payment subjects, salary payment level, salary payment type, salary payment objects, salary payment time and salary payment in particular conditions, etc. Bank undertaking issue is that at the end of the month, unit provides bank with salary payment vouchers, then bank distributes the salaries according to the vouchers. Salary distribution slice and printing output is a voucher for employee to get the salaries.

CONCLUSION

AM is the best in the area of current research information system technology One of the reception theory, is widely used in research on the various information users Technology acceptance. This paper take AM as the research framework, discussing how to use the user perception of information technology knowledge of network financial system, and discussing system continuous development, so as to derive some.

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