

MOOC Study on Education Path of Internet Financial Crime Prevention

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Abstract: *Through the analysis of the status quo of Internet financial crime prevention education, financial consumer Internet learning financial crime prevention cost is higher, rigid and less effective, the analysis found for class has a low cost, flexible learning and the learning effect is good and other advantages. Therefore, it is recommended to use for lesson study Internet financial crime prevention knowledge, and put forward the Internet financial crime prevention for the specific implementation of class education path, in order to enhance the level of financial consumer Internet financial crime prevention knowledge, enhance awareness, and reduce the incidence rate of Internet financial crime.*

Keywords: MOOC; Internet financial crime; Prevention education

1. Introduction

Pan Gongsheng, vice President of the People's Bank of China, pointed out that financial consumers' education and rights protection should be strengthened, and financial consumers' financial literacy and risk identification ability should be improved. Financial consumers lack the knowledge of prevention of Internet financial crimes, and lack strong awareness of prevention. It is difficult to distinguish the traps of Internet financial crimes, resulting in poor prevention effect of Internet financial crimes. "There were 446 Internet financial cases in 2017, up 32 percent year-on-year," said Wang Xin, head of the financial court of the Pudong court.

Because Internet financial crimes are characterized by concealment, specialization, and crowd involvement, it is difficult to detect Internet financial crimes, leading to frequent Internet financial crimes [1]. In view of this, it is of great significance to study how to improve Internet financial crime prevention knowledge of financial consumers and enhance their awareness of prevention.

2. Analysis on the status quo of Internet financial crime prevention education

Of the high cost of Internet financial crime prevention knowledge learning and Internet financial crime prevention education mode is not flexible and inefficiency of education, Internet financial crime prevention is the main cause of the effect not beautiful.

2.1 Internet financial crime prevention education learning costs are high

The high learning cost of Internet financial crime prevention education is mainly reflected in two aspects: learning cost and opportunity cost. First, the learning cost refers to the

financial consumers in order to study the Internet financial crime prevention knowledge the consumed cost, such as personal effort, energy, the amount of time, to buy related materials. Second, opportunity cost refers to the maximum value of financial consumers to invest the same time and money into other things in order to learn about Internet financial crime prevention.

2.2 Internet financial crime prevention education method is not flexible

Internet flexible financial crime prevention education is mainly embodied in the following three aspects: first, the Internet financial crime prevention education mainly concentrated in the financial institutions of the warning signs and feature films, cannot satisfy the requirement of consumer financial time fragments [2], not at any time to study. Second, education content cannot be played on any device, and financial consumers cannot make full use of their leisure time and learn with the device. Third, learners should not control where they receive information by themselves and should not study anywhere.

2.3 Internet financial crime prevention education is not effective

The poor effect of education on Internet crime prevention is mainly reflected in the high incidence of crimes, the large number of crimes and the huge amount of crimes.

For example, in 2017, public security organs of Zhejiang province set up and investigated 212 cases involving Internet finance, and arrested 513 suspects [3]. In 2015, there were frequent financial crimes in China. Due to the lack of standards and supervision, some online lending platforms were easy to be used by criminals to illegally raise funds with high interest returns as bait. The number of illegal fund-raising crimes in P2P, financing guarantee and other

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fields has skyrocketed, up 48.8% last year [4].

3. Analysis on advantages of Internet financial crime prevention mooc education

Longed for lesson study of low cost, flexible learning and the advantages of the learning effect is good, can solve the financial consumer Internet of the high cost of financial crime prevention knowledge of learning way is not flexible, such problems as poor effect. Therefore, moocs are one of the effective ways to learn Internet financial crime prevention knowledge.

3.1 Low learning cost

Education can reduce the learning cost and opportunity cost of financial consumers, mainly reflected in the following two aspects. First, mooc has a huge amount of resources available for free online classes, which can save financial consumers the learning cost of learning Internet financial crime prevention knowledge. Secondly, the fragmentation of moocs saves financial consumers a lot of time and does not affect their normal work and life, so as to reduce their learning opportunity cost.

3.2 Flexible learning mode

The flexible learning mode of mooc is mainly reflected in the following three aspects. First, mooc courses are shorter, generally within 5-15 minutes. Jia nan (2016) found that with the deepening of urbanization and the accelerating pace of urban life, a large number of fragmented time pieces appeared in consumers' life [5]. Moocs meet the requirements of time fragmentation for financial consumers and can be learned at any time. Second, moocs can be played on any device. Financial consumers can follow the learning of the device and make full use of their leisure time. Third, mooc learners can control where they receive information for learning, such as on buses, restaurants, etc., that is, financial consumers can learn anywhere.

3.3 Good learning effect

The study effect of mooc is good mainly in the following three aspects. First of all, for course time is shorter, psychology research found that adults highly attention on 15 minutes, 15 minutes will be distracted [6], short courses can effectively improve their learning effect. Secondly, mooc has a social platform for participants to communicate with each other and improve their learning effect. Finally, in class for platforms, the financial consumers can not only autonomous learning, also may take part in the production of the mu class, share experience on Internet financial crime prevention, thus improve their learning effect.

4. Education path design of Internet financial crime prevention based on mooc

In the process of the Internet financial crime prevention for class education, this article proposed from mu class

propaganda, longed for class production, longed for class education way and longed for class small program development and so on four aspects proposed the concrete implementation path, in order to improve the financial consumers' behavioral intention.

4.1 Advertising for moocs

Banks, insurance companies and securities companies and other financial institutions in their respective places looping longed for class promotion, make the financial consumers realize that education for class has a way of learning of low cost, flexible, and the advantages of the learning effect is good. In this way, financial consumers can improve their perception of the flexibility of education in the prevention of Internet financial crimes, and use mooc to learn the prevention knowledge of Internet financial crimes.

4.2 Moocs production

High-quality mooc is the product of famous universities, so universities can be the producer of mooc. In addition, you can make financial consumers involved, make it become not only longed for class independent learners, and to be longed for producers, sharing their financial crime to prevent or deal with the Internet experience. In this way, financial consumers have a more positive attitude towards Internet financial crime prevention mooc education and improve its learning effect, so as to reduce the incidence of Internet financial crime.

4.3 Moocs education mode

The education mode of mooc is mainly divided into teaching content and manifestation. First, improve the lesson for the supply and the demand of mu class compatibility become inevitable problems in the production process for lesson, it determines the degree of usefulness and ease of use of financial consumer learning level, thus improve its lesson for acceptance. Dishaw and Strong in 1999, conducted a study to prove the task technology compatibility can promote the behavior of [7], as a result, the teaching content should not only pay attention to keep pace with The Times, also should match the financial consumer demand of learning. Second, Internet financial crime prevention knowledge can be spread to financial consumers by means of text, pictures, audio and video, so as to improve their learning effect.

4.4 Develop moocs program

The ability of instant messaging products represented by WeChat to connect to various life services continues to expand. With 2016 various payment services through mobile payment connection, micro letter online "small program" function in early 2017, and on this basis, ability will be connected to the user in life all kinds of online service penetration [8]. Lesson, therefore, can draw lessons from the development for small programs, improve the flexibility of its use, so that the financial consumers don't

have to download the APP can be anytime and anywhere with Internet financial crime prevention knowledge of the equipment.

5. Conclusion

By analyzing the status quo of Internet financial crime prevention education, this paper finds that financial consumers systematically learn the knowledge cost of Internet financial crime prevention is high, the method is rigid and the effect is poor. It is found that mooc has the advantages of low learning cost, flexible learning method and good learning effect, etc. It is suggested to use mooc to learn Internet financial crime prevention knowledge. In the process of the Internet financial crime prevention for class education, from the lesson for publicity, production, the development of the education mode and the small program for lesson aspects put forward concrete implementation measures, in order to enhance the level of financial consumer Internet financial crime prevention knowledge, enhance awareness, and reduce the incidence of Internet financial crime.

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