

# Investment management under the condition of Post-Financial Crisis

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**Abstract**— In the post-financial crisis era, the characteristics of the capital market showed different characteristics from the previous capital market, especially in terms of its nature, and its capital characteristics also had certain differences. Therefore, when the current investors are grasping the investment direction of the post-financial crisis era and the strategic adjustment of some management aspects of investment in the post-financial crisis era, there are relatively many issues that need to be fully considered. This is not only a test for investors, but also a test for investors. It is also an important basis for the stability of the investment market

**Key words** — Post-financial crisis, Investment, risk, Market analysis

## INTRODUCTION

After the financial crisis of subprime mortgages broke out in the United States, world finance entered a cold winter period, especially the financial order of the whole world was transferred to a new normal. As the current assets gradually move toward securitization, financial risks will arise as the market evolves and changes.

Therefore, whether it is asset management or investment management, we should actually pay attention to the new developments in the post-financial crisis era. Especially in the post-financial crisis era, there has been a serious economic bottoming, and the world economy is in a process of gradual recovery before the next round of economic growth and growth.

Therefore, in the post-financial crisis, investment management should fully analyze the current economic situation, especially in light of the current market development, in order to better understand the current market conditions and make more adaptive investment decisions in the current post-financial crisis conditions.

Investment management is a systematic work. It should comprehensively analyze the current state of corporate development, and carefully make investment decisions in light of the market investment rules after the financial crisis. Therefore, investment management is an important behavior that takes the initiative to move all over the body. As an investor under the post-financial crisis conditions, it is necessary to comprehensively consider various factors so that it can promote its investment development in a targeted manner

## Analysis of investment management challenges in the post-financial crisis era

In the post-financial crisis era, the characteristics of the capital market are different from those of the previous capital market. In particular, the characteristics of capital are also different in nature. Therefore, in the investment process, investors should comprehensively analyze the current post-financial crisis. The opportunities and challenges of the times, all aspects of the analysis of the current market's main performance, seize the opportunity to promote their investment projects to add value.

In the era of financial crisis, investment management also

needs to pay attention to the analysis of its facing conditions, in order to grasp the market trend and ultimately promote its own development. From the current post-financial crisis era, the challenges faced by investment management mainly include the following aspects.

First, the current world production and business landscape is undergoing very profound changes, especially the adjustment of economic structure will profoundly affect the entire market. The developed countries in the world are basically in the process of de-industrialization, but in the process of industrialization in developing countries, there is actually a problem of development stagnation.

Trade protectionism has caused certain problems for the current flow of capital in various markets throughout the world. In particular, developed countries have already formed trade barriers for developing countries, and they believe that products in developing countries are often of lower quality and price. It is also relatively inexpensive, etc., which have caused certain instability factors to the investment environment of the entire market.

Second, the pattern of the financial investment market in the entire world has undergone profound changes. In particular, the United States' current share of the world's total economy has been declining, and as

The dollar status of the international settlement currency has also gradually faltered. These factors have led to profound changes in the world financial investment market in the post-financial crisis era. In particular, the current status of developing countries in the world's financial markets has become increasingly prominent, so the challenges facing current market financial investment management are more complicated.

Some developed countries in the West have also blindly developed the capital industry. In particular, the real economy has not been fully supported. The financial expansion continues to lack the solid foundation of the real economy. Therefore, the strengthening of supervision and management in investment has caused investment management in the post-

financial crisis era. Certain challenges.

Third, in the post-financial crisis era, the revolution in science and technology has also become an important supplement. The financial crisis and the subprime mortgage crisis have fully demonstrated that the supervision and control of the financial crisis cannot actually rely solely on relevant laws and regulations, nor can it rely solely on the moral consciousness of investors or related units operating in capital. Rather, it should be combined with various science and technology and financial supervision to be able to play a role in the true sense.

In addition, from the current development of the financial crisis, it can be seen that the current science and technology may not be able to meet the current development needs of social production, so in the post-financial crisis era, the revolution and development of science and technology has become an important development trend. This will inevitably have a certain impact on the stability of the financial investment field.

Fourth, the current economy has gradually changed from pollution in the past to a low-carbon economic development. In the past, in the real economy investment field, some enterprises have experienced rapid investment growth because some enterprises have sacrificed a large amount of natural environment and resources in the production process. However, the world's real economy has gradually moved towards the green and low-carbon concept, especially in reducing carbon dioxide emissions. This also means that current investors should fully understand the current state of economic development, so as to grasp the current development trend, so as to truly grasp the direction of investment.

It can be seen from the above analysis that the current investors need to fully consider the investment directions in the post-financial crisis and some management adjustments in the post-financial crisis era. In particular, the grasp of the economic situation, if there is no real sense to seize the development opportunities of the current post-financial crisis, especially if the investment adjustment is not based on the specific trend of the post-financial crisis era, it may cause losses to the current investment behavior. Therefore, the investor's analysis of the post-financial crisis conditions should be truly in place, and the management of investment behavior is also very necessary.

### **The main countermeasures for investment management in the post-financial crisis**

Investor management under the post-financial crisis conditions should still be around investment behavior.

The risk issues that can arise are managed, that is, the risk aversion of the post-financial crisis should be placed first. In the event of a serious financial crisis, there are pre-emptive measures to reduce the losses that investors may experience. Therefore, financial security is the key and difficult point of investment management under the conditions of the post-financial crisis.

From the perspective of the types of investment management risks under the post-financial crisis conditions, it mainly in-

cludes the investment risks generated in the market, as well as the credit problems of the investors and the risks in investment operations. In essence, current investment management should fully analyze the risks of the market and its own existence, especially to have its own predictions and analysis of the risks that may occur, so as to promote its own scientific development in the true sense.

Investors need to manage the price volatility of the current market, and analyze various risk factors to avoid problems and conflicts in the management process, so as to promote the scientific development of investment management. From the perspective of the current post-financial crisis, the main paths and countermeasures of investment management include the following aspects.

First, investors should have their own assessment system for the current financial investment market conditions, especially in accordance with the financial market environment under the current post-financial conditions, appropriately adjust and optimize the investor's financing structure and investment product optimization, etc. Investment efficiency of the entire investor. Because in the process of investment management, the biggest goal of the investor is actually to maximize the profit of the investor. If the profit is not realized in the true sense, it is likely to cause the loss of the investor or the decrease of the profit.

Therefore, investors should fully expand the current financing channels from the basic theory of economics and the development experience of relevant developed countries, and use direct financing as the main financing method to optimize the capital source channels of investors. The capital market has shrunk under the conditions of the post-financial crisis, so the capital market needs to be transformed. Many investors actually finance through commercial banks, and such a financing structure is not a direct financing structure. For investors, it is necessary to solve a single financing structure and financing model.

It is necessary to develop some direct investment channels from the diversified financing pattern. In the true sense, the direct management of investment behavior as a core part, reducing the internal emergence of banks. The relatively contradictory situation of capital efficiency has really activated the funds of investors.

Second, investors should also optimize and improve their short and large tools to adapt to the current capital market characteristics of the post-financial crisis era. From the current state of capital market, the stock market often has a relatively large adjustment, especially the domestic financial market is also in a period of volatility, which requires investors to comply with investment laws and relevant regulations. Adjusting your own bigger and shorting tools, and making yourself bigger and shorter is more relevant, and truly meets the basic interests of investors. In particular, current investors should improve their own financial derivatives.

Only when investors have perfect tools for expanding and shorting can they truly stabilize the entire financial market and avoid the occurrence of domino fluctuations caused by local financial factors. The influence of the style. For the future

financial market, enterprises should comprehensively analyze the current rules and performance of financial leverage, grasp the basic characteristics of financial leverage, and comprehensively introduce a comprehensive financial investment tool system to better balance the investors in the financial market. The various risks that arise in the investment process and the expansion of financial investment channels are also of great significance.

Third, for the current financing parties, some supporting innovative financial products should be correspondingly proposed in the investment management process to avoid the current capital market.

The homogenization of financial products truly protects the profits and benefits of investors and financiers. Because many of the current financial fund products especially investment or financing products, have more homogeneity problems, many investors have no real selectivity. Therefore, in the face of the current situation, the differentiation of financial products has a more important significance. In particular, within the scope permitted by national policies, more new financial products will be introduced, the scope of investment in fund products will be expanded, and the banking industry should also innovate its own intermediary business. From the perspective of innovation in financial products, it should be based on preventing imbalances in the entire financial market as a basic condition, from optimizing current investment and financing tools to promoting the securitization of current credit loan instruments. Especially in the current credit loan, in view of the subprime loan problem that occurred when the previous financial crisis broke out, it is necessary to strengthen the liquidity of credit loan assets and truly change the current investor's fund quality, so as to better avoid the current market may appear. Financial operating risk. Commercial banks can also introduce some RMB derivatives to improve the risk resistance of the entire financial market.

Fourth, investors should have their own knowledge and judgment about risks and cannot blindly believe in low risks in the investment process. Some financing and investors often launch so-called low-risk bonds, but in reality they are not really low-risk. Investors should analyze the risk status of various bonds and funds. From the perspective of the financial market and the overall real economy, truly distinguishing the main line investment and the current auxiliary investment, can truly improve the overall investment profit rate and avoid risk. The current financial disintegration is already an inevitable trend, especially as banks' holdings of bonds will increase further. Therefore, investors should be cautious about local debt or traditional low-risk international financial institution bonds. They should not blindly believe that they have no risk. They should strengthen their judgment and identification ability on bond risks, and truly do so in the investment process. Prevention and control of risks.

### 3 Conclusion

The current financial investment environment is becoming more and more complicated. In particular, the current investors are facing the economic situation and problems that emerged in the post-financial crisis era. Therefore, the

current investment needs should be handled more cautiously, and scientific investment strategies and models should be formed. The investment management model should be integrated with the investor's own development status, and should be fully integrated with the market conditions faced by the current investors. Only by grasping the types and sources of risks can the investment behavior of investors be more targeted. More targeted to avoid a crisis in the investment process. It is necessary to make great efforts to prevent and control investment risks. In particular, investors should form a risk assessment team. For the screening and analysis of various financial investment tools currently launched in the market, only have practical and practical investment and financing judgments. In order to do a good job in investment management under the post-financial crisis conditions.

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