

Discussion on the transformation of enterprise financial management in the era of digital economy

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Abstract: With the development of The Times, the financial management mode of enterprises should be further optimized, managers should actively introduce new management mode, management content, in order to help enterprises to further improve the quality of financial management. In the era of digital economy, by introducing information technology and other means into financial management, it can effectively enrich the content of financial management and broaden the management path, which will greatly promote the long-term development of enterprises. In view of this, this paper will analyze the financial management transformation of enterprises under the background of digital economy, and give corresponding countermeasures for the problems existing in enterprises, in order to meet the needs of the current development of digital economy.

Key words: digital economy; Enterprise financial management; transformation

I. Overview and function analysis of financial management

1. Overview of financial management

When enterprises carry out business activities, financial management is one of the crucial links, and it is also the basis for enterprises to achieve long-term stable development. Usually, financial management is a reasonable allocation of existing resources and a more reasonable distribution of profits under the guidance of clear goals. These are the important contents of financial management, through the integration and analysis of financial management information, managers can ensure the stable and healthy development of enterprises.

2. Function analysis of financial management

As the core link of enterprise operation, financial management mainly covers the reasonable operation of enterprise funds and the provision of detailed and accurate financial information for the leadership. In this way, business leaders can make more reasonable and accurate financial decisions based on these financial data, so as to promote the healthy development of enterprises. In order to effectively improve the level of financial management, we should always take true and accurate data as the cornerstone of financial management work, so as to fully demonstrate the actual value of financial management in enterprise operations. By realizing the optimal allocation of resources, the emergence of various financial risks can be avoided to the greatest extent, and at the same time help enterprises to maximize the utilization of existing resources, thus improving the overall management level.

II. The principles that enterprises should follow in financial management

1. Normative principles

In the process of implementing financial management, we should always follow the normative principle and strictly abide by the requirements of the state for the financial management of enterprises to ensure the legitimacy and effectiveness of the financial management content. At the same time, when dealing with the business of enterprise voucher circulation, we should also continuously optimize the business process to ensure the accuracy and effectiveness of financial information.

2. Operability principle

For enterprises, the quality of financial management plays a vital role in their development, and is also an indispensable part of carrying out business activities. In addition, the degree of perfection of the financial management system has a profound impact on the efficiency of the financial management of enterprises. Therefore, business leaders should pay attention to the further optimization of the financial management system. In this process, we should ensure that the financial management system has strong operability, so that the financial management objectives can better promote the development of enterprises, so that it can play a positive role in actual business activities, so as to improve the overall level of enterprises.

3. Forward-looking principle

In the process of implementing financial management, enterprises should learn from different cases and management models, and combine their own actual conditions to optimize and improve the existing financial management. In addition, according to the environment and industry characteristics of different enterprises, the financial management mode needs to be further adjusted and optimized. This requires managers to adopt forward-looking principles in order to better adapt to the current market environment and meet the requirements of The Times for enterprise development. As a part of the market, if the enterprise wants to achieve further development, it should actively adapt to the changes of the market environment, innovate the current financial management method, and better meet the market demand, so as to obtain more long-term development in the future competition.

III. Analysis of the problems existing in the financial management of enterprises

1. Backward management concept and unclear management objectives

In the process of implementing enterprise financial management, some managers have not introduced advanced financial management

concepts, lack of clear management objectives, and have not fully recognized the importance of the quality of financial management for enterprise development. Backward financial management concept not only can not bring long-term development of enterprises, but also may hide financial risks, causing adverse effects on enterprise operation.

In addition, in the context of digital economy, some enterprises' financial management concepts fail to keep up with the pace of The Times, there are deviations in the evaluation of corporate asset value, insufficient attention to investment risk and time value, and fail to fully recognize the impact of changes in the external environment on corporate financial management. Managers who pay too much attention to short-term benefits while ignoring long-term financial management goals will have a major impact on the process of corporate financial development.

2. The difficulty of external financing, the difficulty of financing is relatively large

At present, enterprises often face many challenges in carrying out external financing activities. These problems are mainly caused by the following aspects: First, many enterprises have a serious debt situation, which leads them to pay huge costs in the financing process, so the difficulty of loans and financing risks are constantly changing. Secondly, the credit status of some enterprises is not good, and the form of financial management is not systematic and scientific, so many financial institutions are reluctant to provide loan services for enterprises. Third, despite the support of national policies, some banks will provide some loans to enterprises, but the amount of loans is usually not large, which is difficult to meet the actual development needs of enterprises. Finally, at present, China is more inclined to support the financing of innovative enterprises, while the financing of traditional enterprises is relatively unfavorable, and still maintains a certain tightening strategy.

3. Investment is not scientific enough, lack of risk control awareness

At present, many enterprises still have imperfections in the corporate system and financial management system. Usually, formal enterprises will set up a special financial department and cashier department, but in some enterprises, the financial department and cashier may be held by the same person. These enterprises fail to realize the separation of positions, the lack of corresponding inspection and supervision mechanism, may lead to the occurrence of financial risks, and even some enterprises have no financial department at all, only the boss is responsible for managing the accounts, which is extremely unfavorable to the long-term development of enterprises.

Some enterprise managers do not have the corresponding management quality, in the face of changing market economic environment, they carry out financial management work showed a strong subjectivity, lack of scientific analysis of the market and in-depth research, so they can not provide reasonable information for the development of enterprises, resulting in the lack of scientific investment activities.

In addition, some enterprises still do not attach importance to human data management, fail to expand the financial department, do not realize the importance of financial management for the healthy development of enterprises, and the awareness of risk prevention is weak. Some enterprises are relatively tight in capital, some enterprises are difficult to reasonably arrange idle funds, lack of emergency security funds, which will lead to greater blindness in business activities of enterprises, which is not conducive to the operation and development of enterprises.

IV. The transformation strategy of enterprise financial management in the era of digital economy

1. Change the management concept and improve the management system

In the era of digital economy, the financial management of many enterprises is moving in the direction of informatization and data, which leads to great changes in the traditional financial management model, and the information financial data has also been recognized by the law and has legal effect. Therefore, the introduction of big data technology can effectively improve the actual efficiency of financial management work, which requires managers to actively change their own concepts and thinking, and more actively participate in the financial management work in the era of digital economy. In the execution of financial management data storage, sorting, application and other tasks, financial managers can try to combine big data means to make reasonable optimization, in order to promote the improvement of management level.

In addition, enterprises should also actively improve the financial management system, improve the corresponding work flow and content from the legal point of view, and pave the way for the financial management work in the era of digital economy. Managers should be combined with the market environment in the era of digital economy, recognize the changing forms of financial management work, and take the data and information of financial management system as the key work content. In addition, the enterprise should also create a more high-quality and efficient financial management standard based on the actual situation, and subdivide the types and contents of the enterprise financial management work, so as to gradually build a more complete big data financial management system to ensure the advanced, effective and normative financial management activities.

2. Optimize the management model and clarify the division of responsibilities

In the era of digital economy, when enterprises carry out financial management activities, they should start from many aspects such as the carrier and means of management work, so as to meet the needs of The Times for corporate financial management. In terms of management means, enterprises should use intelligent office system, big data technology and other means to strengthen the connection between financial management departments and improve the utilization level of financial data. From the management carrier, enterprises should continue to innovate through the Internet, strengthen the digital processing of financial information, improve the efficiency of financial management, and enrich the content of financial management.

In addition, enterprises should also do a good job of division of responsibilities, combined with the electronic government system in the

era of digital economy, to coordinate different positions, to achieve integrated financial management office. Through reasonable division of labor, enterprises can let employees perform their duties, fully tap the value of financial information, and highlight the actual value and role of financial management work.

3. Improve the management process and carry out regular verification

In the era of digital economy, the financial management departments of enterprises are faced with an increasing variety of information, and the communication between departments has become more frequent. Therefore, it is imperative to optimize the financial management process. In the process of financial management, we must first judge the value of financial information, quickly integrate the qualified financial information, so that it can be displayed in front of enterprise managers in a more intuitive way, so as to make better business decisions. In addition, by optimizing the financial management process, the efficiency of financial management information construction can be greatly improved, so that the financial management work in the era of digital economy is more efficient and convenient.

In order to achieve this goal, the financial management department of enterprises needs to take a series of measures. First of all, the information financial management data can be regularly integrated and classified to ensure the integrity and accuracy of the data. Secondly, for some key financial information, it is necessary to use Internet technology to verify the integrity and accuracy to ensure the quality of financial information. In addition, the financial management department of the enterprise also needs to evaluate the value of the financial information on a regular basis, and timely destroy outdated and invalid financial information. In the Internet era, for some confidential financial data, the financial management department also needs to carry out regular verification to avoid data leakage. In short, the financial management of enterprises is not achieved overnight, and it needs to be adhered to and improved continuously for a long time.

4. Improve management technology and consolidate professional foundation

In the era of digital economy, the financial management department of enterprises should attach importance to the improvement of their own management technology, and actively introduce various emerging technologies to meet the diversified needs of financial management. By improving the level of management technology, the financial management department of enterprises can better meet the requirements of financial management in the new era. For example, in order to ensure the security of financial information, the financial management department of the enterprise should regularly upgrade the firewall system to enhance the security of financial information and prevent the infringement of information financial data by criminals. In addition, the backup of financial information is crucial, and technical means such as electronic keys should be adopted to improve the security of financial information in use.

Not only in terms of software, hardware facilities are also the areas that financial management departments need to pay attention to and strengthen. For example, the server and database storing financial information data should be upgraded regularly and equipped with anti-magnetic equipment to lay a solid foundation for the follow-up financial management work. In order to cope with the challenges and opportunities brought by the Internet era, the financial management personnel of enterprises should actively improve their professional quality and cope with the challenges in their work with excellent strength. In addition, the enterprise financial management department should regularly carry out Internet technology training, organize post competition, post training and other activities, consolidate the professional foundation of enterprise financial management workers, and play an active role in the process of social development and enterprise financial management level improvement.

Summary

To sum up, in the era of digital economy, if companies want to improve the quality of enterprise financial management, they can change the management concept and improve the management system; Optimize the management mode and clarify the division of responsibilities; Improve the management process and carry out regular verification; Improve management technology, consolidate professional foundation and other levels, so as to virtually promote the quality of enterprise financial management to a new height, and then help enterprises to obtain higher economic returns.

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