

Innovative Thinking on the Financial Management Model of Small and Medium-sized Enterprises under the Network Environment

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Abstract: With the continuous progress of society, all walks of life are slowly rising in the context of the information age, and small and medium-sized enterprises are no exception. However, in the face of a competitive market, their development is also facing serious challenges. Therefore, in the context of the information age and the network environment, small and medium-sized enterprises must make full use of the network to do a good job in various management innovations. This paper mainly analyzes the innovative thinking of the financial management mode of small and medium-sized enterprises under the network environment.

1. Introduction

Financial management is the most important part of the effective way to strengthen the internal accounting control of enterprises. On the one hand, it can reduce the operating cost of the enterprise and ensure the maximization of the economic interests of the enterprise; on the other hand, it can also ensure the safety and integrity of funds and promote the sustainable development of the enterprise. However, under the influence of traditional concepts, many enterprises still have many problems in the process of establishing and improving financial management. For example, the managers and operators of many enterprises only regard this financial management work as a decoration, or feel that the establishment of relevant financial management systems has no substantive effect, which leads to obstacles in the implementation of decision-making enterprises everywhere. Therefore, enterprises can realize the financial management work of enterprises through information technology, network platform and so on.

2. The influence of the network environment on the financial management of small and medium-sized enterprises

With the advancement of our country's network informatization process, the financial management model of small and medium-sized enterprises is constantly being improved and perfected. The financial information system is integrated by means of accounting, data processing and analysis of financial management. Using the computer network system can realize remote operation, and at the same time can monitor the internal financial management process in real time, which realizes the combination of the paperless office and the integrated service mode of centralized reporting and approval process under electronic exchange. The information sharing is completed through the network platform, and the business information of each department of the enterprise is released and transmitted on the Internet, which realizes the sharing of financial and business information, and improves the efficiency of various management work of the enterprise. Enterprises use network informatization to strengthen the implementation of financial management mode, which can change the process and method of financial management work in the traditional sense to a certain extent. Secondly, the financial management mode under the network informatization is different from the traditional financial management mode. Using the network

environment to carry out financial management work can more accurately conduct professional analysis of financial software. While improving the efficiency of financial work, it can also improve the actual effect of financial management. In addition, information communication under the network informatization can also be realized through network systems and information systems. Similarly, various departments of the enterprise can also establish corresponding e-mails or contact methods according to their respective network information technology. In this process, modern information technology can be fully utilized for data transmission and data sharing^[1]. It enables the management of the enterprise to allocate more clearly, promotes more comprehensive financial data, reduces the miscalculation caused by manual management, and makes the management of each part more effective. Finally, in the context of Internet informatization, enterprises can also use the Internet to collect financial data. Find the problems in the process of enterprise financial management and fix them in time to change the traditional financial omission and backward financial management status, so as to promote the healthy and sustainable development of the enterprise.

3. Problems existing in the financial management mode of small and medium-sized enterprises under the network environment

Nowadays, with the development of society and the progress of information technology, electronic information technology, multimedia technology, network technology and other related technologies are also coming, which also makes the financial management work of small and medium-sized enterprises gradually move towards network. The network development of the financial management model of small and medium-sized enterprises can not only effectively improve the efficiency of financial management work, but also improve the overall operation of the enterprise. But at present, there are still many problems in the process of the financial management work of many small and medium-sized enterprises in our country gradually moving towards network. First, a common phenomenon in the financial management of most small and medium-sized enterprises is the failure to correctly understand the network information technology. Although the network information technology has been applied to the enterprise, the network information technology and information equipment have not played the greatest role, and the traditional manual financial management mode is still used, which leads to the serious information distortion of the accounting. Second, under the traditional financial management model, a lot of financial information such as reports and reimbursements of small and medium-sized enterprises need to be displayed in written form, and they all need to take offline paper processes, and then go through a level-by-level review until the whole process is completed. Although this pattern is cumbersome, it is less error-prone, and it is not easy to be modified, etc. However, in the network environment, financial management work does not require signatures and seals, which easily leads to the modification and forgery of financial data, which brings great hidden dangers to the financial information of enterprises. Third, the financial management mode of small and medium-sized enterprises in the network environment needs to rely on computers and network equipment to operate. However, many small and medium-sized enterprises have not been equipped with relevant equipment due to lack of funds, which leads to the inability to carry out work efficiently. Fourth, networking and informatization need to rely on perfect management software to run, but now a lot of management software appears incompatible and so on. Fifth, more and more network security problems continue to occur, especially viruses, hackers, and system instability. These problems also have a great impact on the security aspects of the networked development of the financial management model of small and medium-sized enterprises^[2].

4. Innovative thinking on the financial management model of small and medium-sized enterprises under the network environment

4.1. Strengthen risk control capabilities

Our country is in an era of highly open and free economic network, and all small and medium-sized enterprises will encounter unprecedented growth opportunities and challenges. Therefore, it is very important to have a correct view of financial management work. Financial management is an important part of modern enterprise management and development, an important prerequisite for financial management decision-making, and a necessary management control guarantee for small and medium-sized enterprises. The extensive application of network platform information has greatly improved the management efficiency and quality of small and medium-sized enterprises' financial management through the big data network system. But the problem also comes along with it. The financial management of enterprises is fully exposed to the environmental conditions of open information, which will face huge risks for small and medium-sized enterprises. Therefore, small and medium-sized enterprises should pay attention to the information construction of their own financial and accounting management systems to adapt to the trend of the times. At the same time, it is also necessary to appropriately increase the corresponding revenue and expenditure ratio according to the actual situation of the enterprise, and actively introduce advanced technology and equipment to maximize the work efficiency. In addition, strengthen the safety awareness of financial management personnel and strengthen the safety of financial accounting management of enterprises. Through careful analysis of the main characteristics of corporate financial work in the new era, and through the feedback of full-time employees, a comprehensive summary of various problems that may occur in the enterprise. By establishing a specific financial management normative system and setting a perfect rehearsal plan, the financial loss of the enterprise can be minimized. In this process, the corporate financial staff of the enterprise should also increase the learning of information technology, continuously improve their professional knowledge and risk awareness level, and participate in the whole process of operation and management, so as to improve the professional level and accuracy of the data transmission of enterprise financial accounting management work and to better support the economic decision-making of the top leaders of the enterprise. At the same time, pay close attention to the development and changes of network information technology ^[3], and timely replace the enterprise security protection management software, and install the virus killing program to reduce the risk of illegal intrusion, so as to ensure that the financial accounting management of enterprises has always been in a safe and reliable environment.

4.2. Strengthen the financial information management

Financial network informatization management requires the integration of traditional manual bookkeeping and computer network technology, and the development of accounting methods in an electronic direction by analyzing and processing data information. Use advanced scientific methods to improve the efficiency of corporate financial work, use modern information technology to promote the improvement of internal control systems and establish good communication channels to strengthen information exchange between employees, so that the internal control system of the company can be effectively improved. Enterprise managers must pay attention to the importance of financial information management. In the information society, with the continuous development of information technology and economic globalization, more and more enterprises begin to use advanced technology to improve their competitiveness. Therefore, in order to make an enterprise invincible and grow faster and better, it needs a team of excellent talents as a guarantee. For managers, only with strong professional skills can they create a higher level of competitive advantage for themselves. At the same time, it is necessary to pay attention to the construction and improvement of the knowledge system of financial information management, with the goal of realizing the requirements of enterprise financial management information, so that the effective

financial information management can be successfully implemented in small and medium-sized enterprises ^[4]. At the same time, it is also necessary to establish a good corporate culture atmosphere, which to a large extent also efficiently promotes the work of financial information management.

4.3. Establish a digital financial management system

As the most important part of enterprise operation, the financial management of small and medium-sized enterprises should follow the pace of society and use information technology to gradually push the financial management of small and medium-sized enterprises to digitalization and networking. With the development of society and the progress of information technology, electronic information technology, multimedia technology, network technology and other related technologies are also coming. In the aspect of financial management, small and medium-sized enterprises can fully combine computer technology and network platform effectively, be equipped with relevant financial information management software and professional calculator technicians, and gradually realize the digital construction of financial management. The biggest feature of financial work is the large amount of data, the heavy workload, and the inconvenience of archiving. At this time, the utilization rate can be used to classify these infrastructure materials. For those materials with relatively low utilization rate, traditional financial management methods can be temporarily implemented, and paper materials shall be preserved. For more important data and documents, digital management can be given priority ^[5], because these documents are an important part of financial data, and their use frequency is high and the scope of use is relatively wide. Therefore, the computer can be used to scan and save these data as electronic files, and then digitally classify, arrange and store them, and establish a database and enter it into the database, so as to promote the efficient development of financial management of small and medium-sized enterprises.

4.4. Improve the comprehensive level of financial personnel

In the financial management mode of small and medium-sized enterprises in the network environment, it is very necessary to improve the information skills and other comprehensive skills of financial personnel. For example, the skills of financial software operation, the skills to deal with risks, and so on. Even if many small and medium-sized enterprises have used computers, it is necessary to establish a risk control rule base solution, default to the general risk control management rules and management system data collection interfaces of various industries, and provide visual maintenance, automatic operation, and automatic report completion mechanisms. Then business people can use the jargon of non-professional programming languages when writing rules, which greatly reduces the workload and programming errors of developers, and also makes developers pay more attention to the system itself. Accounting informatization can not only help enterprises to improve operational efficiency and supervise their internal control systems, but also reduce the distortion of corporate accounting information and improve the quality of corporate accounting information. On the one hand, the company can enhance the independence of accounting informatization, conduct audit and accounting activities independently, monitor the company's business activities, confirm the company's monitoring system, and report directly to the council or audit committee. On the other hand, companies can establish and change the independence of their internal control activities ^[6]. The company must carry out network information technology knowledge education for financial personnel, so that they can understand the significance of network information technology to the financial management of enterprises. In addition, enterprises should also attach importance to the training of new talents, change the traditional concept of employment, strictly select, hire and train financial staff, and try to hire compound talents who know both financial management and computer applications.

4.5. Strengthen network security publicity and education

To improve the financial management of small and medium-sized enterprises in the network environment, the government and relevant departments should adopt various methods and forms.

For enterprises and financial personnel, the importance of innovating the financial management model of small and medium-sized enterprises in the network environment should be thoroughly publicized, so as to comprehensively promote the small and medium-sized enterprises to use network informatization to carry out financial management work. But it is worth noting that although the network can bring convenience to enterprises, it also brings great adverse effects at the same time. Therefore, it is also necessary to increase the awareness of network security precautions for staff. For example: Let the staff first realize the importance of financial management of small and medium-sized enterprises in the network environment. At the same time, it is necessary to increase the publicity and popularization of the importance of network security prevention awareness, and regard this publicity and popularization work as an important task, and strive to instill the importance of network security awareness into the psychology of every staff in a short period of time, and fundamentally improve the staff's awareness of the importance of network security awareness. In addition, when using the relevant system, we must pay attention to the maintenance in the later period, so that the software and hardware facilities and equipment of the system can be guaranteed, and the financial management system can be safe and reliable. For the loopholes in the system, be sure to hire technicians to repair them in time.

5. Conclusion

Nowadays, there are still many problems in the financial management mode of small and medium-sized enterprises in the network environment. These problems reduce the work efficiency of financial personnel on the one hand, and the economic benefits of enterprises on the other hand. Therefore, enterprises should pay more attention to the financial management model of small and medium-sized enterprises in the network environment, strengthen the risk control ability of enterprises, strengthen financial information management, establish a digital financial management system, improve the comprehensive level of financial personnel, and strengthen network security publicity and education, etc., and let the financial management of small and medium-sized enterprises in the network environment gradually become formalized and standardized, so as to improve the comprehensive level of small and medium-sized enterprises and promote the stable and sustainable development of small and medium-sized enterprises.

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