

Innovation of Financial Management Mode of Small and Medium-Sized Enterprises in the Network Environment

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Abstract: According to the significance of financial management mode innovation of small and medium-sized enterprises under the network environment, this paper analyzes the innovative mode of financial management mode, so as to promote the development of enterprises.

1. Introduction

The financial management mode refers to the reasonable division of labor to achieve the financial objectives of the enterprise based on the overall management structure of the enterprise, so as to make the enterprise conform to the development trend of the times and obtain better economic benefits.

2. The Significance of Financial Management Mode Innovation of Small and Medium-Sized Enterprises in the Network Environment

The network environment refers to a system that relies on a certain protocol to connect computers in various regions so as to realize the network culture sharing. In the network environment, the financial management mode of small and medium-sized enterprises brings new challenges and opportunities. Therefore, we must pay attention to the innovation of financial management mode of small and medium-sized enterprises.

Table 1 Logistics enterprise value chain

Enterprise infrastructure					Profit
Human resource Management					
Technology development					
Purchasing management					
Receiving and Delivery	Warehousing and Sorting	Logistics information service	Marketing activities	Customer service	Profit

2.1. Enhance Competitiveness

The traditional collection of financial management information is more dependent on the financial statements submitted by various departments. The amount of information processing is large and it is difficult to grasp the latest financial information[1]. Using network technology, enterprises can get the information of capital flow, product inventory and so on. The enterprise management adjusts the operation plan of the next stage according to the financial consolidation results, effectively controls the operation cost of the enterprise, and improves the utilization rate of the enterprise resources. Under the network environment, the innovation of financial management mode has successfully realized the connection of internal management data and external business of the enterprise, increased the information exchange between the enterprise and the external environment, and helped the enterprise to understand the latest market trends, thus improving the scientificity of enterprise management decision-making and enhancing the market competitiveness

of the enterprise.

2.2. Stable Financial Environment

Small and medium-sized enterprises have a wide range of business coverage. Under the traditional financial management mode, the timeliness of the collected data is low, which makes it difficult for enterprises to discover the risks in the actual operation process in time[2]. By using the network to summarize and sort out the business information of each region, the management of small and medium-sized enterprises can pay attention to the business operation in real time, and adjust the operation plan or business location in time in combination with the market changes, so as to reasonably avoid the business risks and provide guarantee for the sound development of enterprises. Small and medium-sized enterprises use the Internet to communicate with complementary enterprises and establish stable cooperative relations, so that enterprises have solid support in the market competition, and achieve the value goal of "one plus one more than two", which plays an important role in stabilizing the financial environment of small and medium-sized enterprises.

Table 2 Self-independent rating qualitative credit factor evaluation template

Primary indicator	Secondary indicators
Competitiveness	Industry risk
	Supplier relationship
	Customer relations
	Regional factor
	Business condition
Management ability	Management quality
	Management style
	Management structure
	Internal Control
	Risk Management
	Risk preference
	Development plan
Financial flexibility	Financial flexibility

2.3. Broaden Access to Information

Compared with large-scale enterprises, small and medium-sized enterprises have smaller scale and less capital. They dare not try easily in the face of development opportunities, which limits the pace of enterprise development. In the network environment, small and medium-sized enterprises can eliminate the spatial constraints of information acquisition, acquire information through various channels, timely understand the market direction, grasp the development opportunities, and expand the scale of small and medium-sized enterprises[3]. Through the analysis of network information, small and medium-sized enterprises can clearly understand the lack of resources in the current operation of enterprises, supplement in time, make up for the defects in the traditional financial management of small and medium-sized enterprises, and speed up the development of small and medium-sized enterprises.

3. Innovation Analysis of Financial Management Mode of Small and Medium-Sized Enterprises in the Network Environment

3.1. Innovation of Financial Management System

Financial management system is the foundation of stable operation of enterprises. Relying on the network environment to innovate the financial management system plays an important role in improving the comprehensive strength of enterprises. With the rapid development of information technology, the position of human resources in the inherent assets of enterprises has become

increasingly prominent. In the innovation of management system, we should focus on financial capital and financial governance[4]. For example, when a small and medium-sized enterprise carries out financial capital management, it focuses on human resource reserve management in addition to controlling the enterprise's liabilities, real estate and other hard conditions. Human resource reserve can be divided into two aspects: reasonable distribution of existing employees and introduction of talents. In terms of reasonable allocation of existing employees, the enterprise conducts comprehensive ability assessment of department employees, adopts two modes of written examination and practical operation to assess employees, and adjusts the positions of employees according to the assessment results, so as to realize the optimal allocation of employees. After the adjustment, the allocation of enterprise resources will be carried out to improve the utilization rate of enterprise resources; for the introduction of talents, the enterprise will set up a reward mechanism to introduce more talents through cooperation with universities or publishing recruitment information on the Internet, so as to increase the talent reserve of the enterprise. In the aspect of financial management, the enterprise defines the work responsibilities of each department of the enterprise. The general financial department formulates the financial data directory, and each department matches the data according to the directory, and submits the financial information of the Department before the end of each day[5]. The management of the enterprise understands the current operation of the enterprise according to the data collection and arrangement, providing reference for the formulation of operation policies in the next stage. Through the innovation of the financial management system, on the one hand, it can achieve the purpose of maximizing the benefits of limited resources; on the other hand, it can find out the operational problems in time and take measures to reduce the operational risk of the enterprise and lay the foundation for the stable development of the enterprise.

3.2. Innovation of Management System

The management system is the foundation of the safe operation of enterprises. It is of great significance to innovate the management system of small and medium-sized enterprises in the network environment for the stable and sustainable development of small and medium-sized enterprises. For example, a small and medium-sized enterprise takes wealth management as a means of operation and management in order to maximize the target value of the enterprise. In the process of making the system, the enterprise owners need to recognize the importance of financial management, make necessary investment in combination with the development needs of the enterprise, pay attention to the business credit of the enterprise, adopt standardized financial statements and other means to improve the financing ability of the enterprise, so that it can overcome the weakness of weak financing ability in case of capital difficulties; in addition, the enterprise also adopts Use the method of internal financing of employees to distribute shares of the enterprise. Through this kind of employee stock ownership plan similar to the stock company, on the one hand, it solves the financial difficulties, provides a strong guarantee for the source of funds, on the other hand, it can stimulate the enthusiasm of employees in the enterprise and promote the long-term development of the enterprise.

3.3. Innovation of Financial Management Concept

The concept of financial management is the core of sustainable development of enterprises. Small and medium-sized enterprises make use of the advantages of network technology to innovate the concept of financial management, put it into practice in the actual operation, and make the production and operation activities of enterprises develop more orderly, so as to improve the core competitiveness of enterprises in the market. For example, a small and medium-sized enterprise in relying on the network environment for financial management concept innovation, mainly around the network financial management system and the construction of intermediate workstation. Combined with its own strength and market development trend, the enterprise has built a network financial management system that meets the needs of enterprise development[6]. The main work of the network financial management system is to sort out and analyze the daily financial information of the enterprise. After receiving the analysis data, the enterprise management can use the system to

simulate the operation of the operation scheme. According to the simulated operation of the system, the enterprise analyzes the problems in the simulated operation and discusses them. If the solution is simple, the operation scheme can be adopted; if it is difficult, if it is too large or cannot be solved, the scheme shall be adjusted and replaced, and the simulation operation shall be carried out again to finally determine the operation scheme suitable for the development of the enterprise. The rapid development of network technology has broadened the business coverage of the enterprise. For this reason, in order to achieve efficient information processing, the enterprise has invested in the establishment of an intermediate workstation, which mainly organizes network operation information and regional operation information, feeds back the sorted data to the financial management of the enterprise, and increases the timeliness of information data. When the enterprise makes the corresponding management policy, the information flow is carried out through the intermediate workstation to speed up the implementation of the policy. The innovation of financial management concept can improve the efficiency of information arrangement and meet the requirements of financial management of small and medium-sized enterprises.

3.4. Information Security Management Innovation

Information security management can reduce the risk of information leakage. In the network environment, it becomes easier for people to obtain information, and at the same time, it also increases the risk of enterprise information leakage. Therefore, enterprises need to strengthen the safety awareness of enterprise employees, update the protection technology in time for information protection, so as to promote the safety development of enterprises. For example, when a small and medium-sized enterprise carries out information security management, the summary meeting at the end of each month will publicize the importance of information security, and set up corresponding supervision departments to carry out irregular spot checks of enterprise employees in daily work. In the process of data transmission, set the transmission authority, unable to use the U disk to copy the data, reducing the possibility of information leakage; the enterprise establishes a financial information exchange group, uses the network technology to set the app for internal communication, and the chat record of the application is set as non screenshot[7]. If there is an enterprise employee taking screenshot operation, the system will automatically lock the employee's app, and the employee For unlocking, relevant supporting materials shall be submitted to increase the security level of information. In addition, the enterprise encrypts important information in multiple layers and decomposes key data information. The decomposed information is kept by the heads of all departments. The financial information is summarized during the meeting to reduce the amount of data loss after hacker intrusion. The enterprise selects advanced protection technology for information protection to ensure the information security of the enterprise, updates the protection technology and fixes the loopholes from time to time, and improves the safety factor of information management. Information security management innovation in the network environment can effectively reduce the risk of financial information leakage and protect the economic interests of enterprises.

3.5. Financial Organization Innovation

Financial organization innovation mainly refers to the use of network technology to build a virtual organization, which is mainly composed of the heads of enterprise departments. In this virtual organization, each person in charge can cooperate and discuss, make a more reasonable operation plan, and promote the economic development of the enterprise. For example, when a small and medium-sized enterprise receives a new project, the senior management of the enterprise will use the network platform to organize and establish the heads of all departments involved in the project, and the heads of all departments will carry out scheme discussion and fund estimation on the platform, and use the simulation system in the platform to carry out scheme operation. After many discussions, the implementation scheme will be determined, and the details of the scheme will be allocated to make each negative The person in charge can clearly understand the responsibilities and positions of the Department in the project and accelerate the implementation of the project[8]. After the end of resource allocation, the virtual organization will be disbanded, and the virtual

organization will be established again according to the needs when new projects are encountered[9]. With the establishment of virtual organization, the centripetal force inside the enterprise is increased, and each person in charge is clear about the role of the Department in the project, so as to increase the work enthusiasm. And each person in charge has a clear understanding of the work handover points of each stage of the project, and can give full play to the advantages of the Department in the use of resources to achieve the efficiency of enterprise financial management.

4. Conclusion

The innovation of financial management mode of small and medium-sized enterprises can reduce the operational risk, reduce the risk of financial information leakage, and achieve the goal of high efficiency of financial management.

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