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Keywords: Internet +, Financial management, Problem, Innovation

Abstract: In the era of “Internet +”, the efficient management and return on capital brought by the innovative development of financial management of most enterprises have attracted the attention of the public, and promoted enterprises to quickly inquire and sort out information, thus changing the mode and content of corporate financial management. In this paper, through literature research, case analysis, comparative analysis and objective foundation for flexible use, at the same time to the era of “Internet +” enterprise financial management talent, objectives, analyzes the current situation of the development of cash flow, financing, deeply analyze the era of “Internet +” enterprise financial management problems, especially the accounting personnel lack professional knowledge, poor investment objectives and the lack of stability of cash flow and financing mode is relatively single, etc., thus obtained targeted adapt to the development of “Internet +” under the background of the development countermeasure, Including accounting talent test, reasonable investment, planning diversified financing channels and forecast the amount of financing, etc. The purpose is to improve the market competitiveness under the premise of ensuring the normal development of the company.

1. Introduction

In the era of “Internet +”, the efficient management and return on capital brought by the innovative development of financial management of most enterprises have attracted the attention of the public, and promoted enterprises to quickly inquire and sort out information, thus changing the mode and content of corporate financial management. Through the extensive research on the new business management mode, it is proved that the innovation of business management mode can create unlimited opportunities and convenience for enterprises, which proves the necessity of the innovation of business management mode. “Internet +” is a new term coined in China and first put forward publicly in 2012. The emergence of this new term has transformed traditional industries. The integration of various industries and “Internet +” cross-formats has provided favorable conditions for the development of big data business models and stimulated new industrial growth points.

“Internet +” not only represents a new form of business in the economy, but also links various sectors and forms a “1+1 > 2” model. For example, the ERP management system based on order point method is the inevitable product that conforms to the development and change of historical information and productivity, which reflects the innovation of capital chain and supply chain management system in the new information age. Meng Xinzhi (2017) pointed out that only when an enterprise's financial management can meet the needs of the development of The Times, can it give full play to its financial management value and thus create higher corporate benefits for the enterprise.[1]

Financial management departments control the rise and fall of enterprises, with a decisive position. Under “Internet +”, it not only facilitates enterprises' remote management and on-line processing of financial work, but also ensures the full utilization of resources. In this paper, through literature research, case analysis and contrast analysis, key analysis of enterprise financial management goal, talent management and risk control present situation, discovered the problems existing in the enterprise financial management mode and the causes of, and for the enterprise under the background of the era of “Internet +” seize the opportunity, fully improve the comprehensive countermeasures to improve financial management ability, realize the “Internet +” and financial management of the series of the industry, realize the overall industrial upgrading.
2. Methodology

This paper will use the following three research methods to objectively establish the theoretical basis, and at the same time provide important research ideas and basis for analyzing the current situation of corporate financial management and finding problems.

First, literature research mainly refers to the collection, identification, collation of literature, and the formation of a scientific understanding of things through literature research. Through consulting a large number of documents from CNKI, the necessity of the reform and innovation of enterprise financial management mode is established. In China, for example, most practitioners of accounting and financial management lack accounting and financial knowledge structure, so it is difficult to adapt to the change of accounting management system. Therefore, the innovation of enterprise financial management mode should focus on improving the quality of practitioners under the background of “Internet +”, and the improvement of talents' professionalism and timeliness can more efficiently adapt to the innovation of enterprise financial management mode.

Second, case analysis is a kind of theory and method that takes an enterprise as a specific research object, conducts in-depth investigation and analysis of its successful or failed business experience, and summarizes it for reference. Taking the game platform Nintendo Switch as an example, the company successfully took the user experience as the center, broke the financial management goal of single profit maximization, and realized the diversification of enterprise management through the independent management mode of low-cost outsourcing production. Modern enterprises should change the single enterprise management objectives, strengthen cash flow management, increase accounting records regulations, use the network to understand the needs of consumers, meet the interests of shareholders at the same time, enhance the competitiveness of enterprises.

Third, contrastive analysis is a method of comparing objective things so as to realize the essence and laws of things. Based on the typical financial statements of listed companies in current assets ratio, cash flow and the comparison of debt growth, it can be seen that the enterprise under the background of “Internet +”, the sales profit growth accompanied by high risk ratio rose, especially under the impact of the Covid-19, a large number of enterprise capital chain rupture, bankruptcies and layoffs, therefore, enterprises need to strengthen risk control and promote the stable development, so as to enjoy the infinite opportunity brought by “Internet +”.


(1) Requirements for accounting personnel recruitment in the era of “Internet +”

Based on the recruitment requirements of Alibaba in 2020, this paper illustrates the improvement of enterprises' ability requirements for talents in the era of “Internet +”, as shown in Table 1.

In the era of “Internet +”, accounting requires the ability to efficiently process and distinguish various kinds of information on the Internet. Take Alibaba as an example, the recruitment criteria for general ledger experts are relevant academic qualifications, more than six years of work experience, the ability to self-process accounting books (candidates with four major internship experiences are preferred) and various accounting qualifications [2]. These standards are enough to see that large enterprises are now on the ability of accounting personnel high requirements.

Table 1 Requirements for Alibaba's Recruitment of Accounting and Financial Management Talents in 2020

<table>
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<tr>
<th>Recruitment of accounting and financial management personnel</th>
<th>Job description</th>
<th>Job requirements</th>
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<tbody>
<tr>
<td></td>
<td>1. Review complex business accounting procedures and provide professional support</td>
<td>1. Bachelor degree or above, major in accounting or related field, at least 6 years working experience</td>
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<td></td>
<td>2. Overall control, responsible for the completion of the company's accounting monthly statement, quarterly settlement and bonding work; Check the reasonableness of the closing period</td>
<td>2. Qualification for CPA; Have ACCA qualification more</td>
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<td></td>
<td>3. Accurate, even if multi-dimensional (single, combined level), PRC/IFRS GAAP/US GAAP monthly, quarterly and annual financial statements (including management</td>
<td>3. Familiar with complex financial management, good business sensitivity and analytical ability; Internship experience with a big</td>
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and legal statements); Meet all kinds of temporary and special statements and financial data requirements.
4. Maintain and upgrade the financial information system to ensure smooth connection with the financial system of Alibaba Group.
5. It can promote the overall optimization of the Reporting system process, explore and control risk points, and improve work efficiency.
6. Experience in project management, able to work with related teams to promote project implementation.
7. Propose and implement measures for process improvement and efficiency.
8. Provide regular coaching to team members to help them improve their professional ability and accounting level.

(2) Investment status of corporate financial management in the era of “Internet +”

With the rise of the concept of “Internet +”, Alibaba has invested in integrating online and offline consumption with the development of real economy brought by new technologies of e-commerce and the convenience of transportation fees and payment methods, thus building a new Digital economy of Alibaba under “Internet +” and a new consumption trend. Therefore, this paper will illustrate the investment status of corporate financial management in the era of “Internet +” from the perspective of the different industries invested by Alibaba and the sales generated by the investment industry [3].

![Fig.1 Trend of Tmall Transaction Volume from 2009 to 2019 (Unit: 100 Million Yuan)](image1)

From figure 1, it can be seen that from 2009 to 2019, the transaction volume of taobao Tmall on singles' day has been growing at a high speed. Behind this growth is Alibaba's successful analysis of the investment field and the convenience brought by the “Internet +” era.

![Fig.2 Distribution of Alibaba's Investments and Mergers and Acquisitions in 2014 (Unit: 100 Million Yuan)](image2)

As can be seen from the investment distribution table of Alibaba in Figure 2 in 2014, alibaba's early investment mainly focused on the mobile Internet industry, followed by the cultural entertainment and consumer life industry. The investment strategy of Alibaba Group in the era of “Internet +” conforms to the trend of The Times, making the turnover of the platform increase continuously and achieving a very high rate of return on investment, which reflects the continuous promotion of intelligent development of enterprises and highlights the importance of enterprises grasping information technology and investment objectives under the background of “Internet +” [4].

Cash flow determines the survival of an enterprise, is the most circulating property in the business. Rich cash flows can generate more power for a business. Under the background of “Internet +”, enhanced liquidity and balance of cash flow can improve enterprise efficiency. The wide application of P2P lending platforms on the Internet has expanded the financing channels of enterprises and accelerated the turnover rate of cash flow. However, there are many hidden dangers in the development of “Internet + platform”, and there may even be vicious situation of capital linking and lending, and the government's “narrow mouth” policy also reduces the resources available to enterprises. Therefore, enterprises should find a new breakthrough point from the aspect of cash flow management to strengthen the cooperation among ecological chain management, logistics, information flow and cash flow.

5. Financing Status of Corporate Financial Management in the Era of “Internet +”

For “Internet +” enterprises in the early stage of transformation, the cost of debt financing is low and the procedure is simple. Take Ctrip as an example to illustrate the financing status of corporate financial management in the era of “Internet +”. Since 2012, the new mode of “Internet + tourism” has been gradually developed. The amount of capital required by enterprises is large, and the scale of their liabilities also increases accordingly, especially at the beginning of development. As shown in Table 2, the total liabilities of Ctrip from 2015 to 2017 were 55.158 billion yuan, 68.893 billion yuan and 75.625 billion yuan, respectively. It can be seen from this that corporate debt risks have risen sharply [5].

<table>
<thead>
<tr>
<th>Annual Data</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
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<tr>
<td>The total amount of liabilities</td>
<td>551.58</td>
<td>688.93</td>
<td>756.25</td>
</tr>
<tr>
<td>Asset-liability ratio</td>
<td>46%</td>
<td>48%</td>
<td>-</td>
</tr>
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Due to the uncertainty of the development of “Internet +” enterprises, it is difficult for enterprises to predict their own development, and they cannot accurately choose an appropriate debt structure, thus causing their financing risks. As shown in the above table, Ctrip develops online “Internet + tourism”, and the asset-liability ratio is 48% in 2016 and 46% in 2015, with a year-on-year growth of 2%, indicating that this kind of high short-term debt financing method increases the proportion of enterprises' intervention funds. The higher the ratio is, the worse the debt paying ability is, increasing the financing risk. Therefore, under the “Internet +”, enterprises should comprehensively consider various factors and choose a capital structure that matches their own, so as to ensure the healthy development of enterprises.


(1) Problems caused by accounting in the era of “Internet +”

The high cost of professional and efficient accounting talents loss: under the background of “+” Internet age, the majority of small and medium-sized enterprise accounting still does not have efficient way of data processing and enough professional knowledge, resulting in most of the enterprise bear the additional costs, make the enterprise resource utilization, resource lower returns, increased risk of bankruptcy.

(2) Problems faced by enterprises in the era of “Internet +” in financial management and investment

Investment project is not reasonable: the target goal of enterprise development requires strict consideration and decision, however, most enterprises have not combined with the present era development trend and the characteristics of the enterprise itself, the lack of a comprehensive judgment, seemingly blind investment high return but is not suitable for enterprise's investment projects, this behavior will make the risk of enterprise financial management.
(3) Problems faced by enterprises in cash flow management in the era of “Internet +”

High credit risk: Compared with the strict examination and approval of traditional financial financing, the wide application criteria of “Internet +” online lending nowadays are relatively low and the examination and approval is fast. These two characteristics make various online lending websites favored by small and medium-sized enterprises. However, it is also because of these platforms, such as P2P “unsecured loans”, that the explosion risk rate of online lending platforms intensifies. The credit risk of some enterprises rises sharply and even gets on the credit blacklist. The stability of cash flow will also be greatly reduced.

(4) Problems faced by enterprises in the era of “Internet +” in financial management and financing

Under “Internet +”, the total amount of internal financing of enterprises is too high or too low, which will adversely affect their own operation. If the financing scale is too large, the enterprise needs to pay too much interest, the debt burden increases and the idle fund ratio is significant, resulting in the decline of its profitability; If the financing scale is too small, the lack of capital chain of the enterprise will affect the development and operation of its own investment activities. So the enterprise financing scale is too high or too low will destroy its capital structure, risk. At the same time, if the financing channels of enterprises are widened but they cannot timely repay debts, the decline of credit will affect the next financing, and the enterprise itself cannot timely pay the interest in a certain period of poor asset realization and wrong fund scheduling, there may be financial risk at the same time accompanied by their own bankruptcy risk.

7. Discussion

7.1 Countermeasures to Improve the Problem of Financial Management Talents in the Era of “Internet +”: Stage Testing

In order to achieve the purpose of recruiting senior accounting talents, under the condition of providing the salary equal to the talent strength, in addition to raising the threshold of talent recruitment, the company also needs to periodically test its employees (eliminate the last position if necessary). The test mainly plays two roles. First, in the context of constant changes in accounting standards and policies, employees are motivated to timely understand and change the corresponding accounting treatment, so as to avoid the backward accounting knowledge and the development of the company's financial management objectives as far as possible. Second, when the enterprise makes a new target strategy, the test can help the enterprise to better select the person suitable for offline strategy promotion, so as to improve the efficiency of strategy implementation, save time for the enterprise, and lay a foundation for the successful implementation of the project.

7.2 Countermeasures for Improving Investment Objectives of Enterprise Financial Management in the Era of “Internet +”: Rationalize Investment Methods

In order to avoid the problem of blind investment in the era of “Internet +”, enterprises need to rationalize their investment methods and strategies. First of all, an enterprise should make it clear that its investment focus must be in line with the development trend of the current era, analyze its own enterprise structure, advantages and disadvantages, and establish a relationship between the relevant industries in line with the development trend of The Times and its own structure, advantages and disadvantages, so as to realize the investment direction and maximize the investment benefit. Under the comprehensive analysis, it can enable enterprises to develop their own advantages and improve their market competitiveness while maintaining normal operation. Take the game platform Nintendo Switch as an example. With the unique management method of low-cost outsourcing and the development concept of customer preference first, the platform has achieved rapid development of the enterprise.
7.3 Countermeasures to Improve the Cash Flow of Enterprise Financial Management in the Era of “Internet +”: Make Reasonable Financing Plans

Under the new format of “Internet +”, enterprises generally use stock crowdfunding, P2P lending and bank loans to ensure sufficient cash flow for decision-making. Aiming at the problem of online loan risk, enterprises should first develop a financing system in line with the characteristics of the company under the premise of screening the credit of loans on various online platforms, so as to avoid the singularity of financing platform. In this way, short-term goals can be prioritized according to the financing repayment with interest in different time periods, which can greatly reduce the pressure of the company facing a large number of loan repayment at the same time and ensure the stability of corporate cash flow.

7.4 Countermeasures for Improving the Cash Flow of Enterprise Financial Management in the Era of “Internet +”: Rationally Planning the Total Amount of Financing and Channels

In the era of “Internet +”, enterprises should reasonably determine the total amount of financing according to financial goals and development plans, make the financing scale match their own asset structure, and prevent the financing risk caused by too high or too low financing scale. At the same time, enterprises should expand financing channels, improve the liquidity of assets, maintain their own credit, to prevent losses caused by financial risks.

To sum up, the research results of this paper are consistent with the direction of existing literature, but innovative to fill the three gaps in existing literature research: in line with the “Internet +” era to ensure the update of accounting knowledge measures; Detailed analysis of the company's investment objectives; The financing mode that accords with modern characteristic. The limitation of this paper is that it is impossible to conduct field visits and obtain first-hand information under the impact of the epidemic. However, the data used in this paper are all from the official website with reliable sources. It is hoped that in the future investigation, questionnaire survey, field investigation and other methods can be used to obtain first-hand information, so as to make the research report more reliable.

8. Conclusion

Financial management departments control the rise and fall of enterprises, with a decisive position. Under “Internet +”, it not only facilitates enterprises' remote management and on-line processing of financial work, but also ensures the full utilization of resources. Therefore, this article through the analysis of system “Internet +” era under the background of enterprise financial management in the talents, investment, cash flow, financing and other problems, thus to put forward the corresponding improvement countermeasures system, such as the analysis of the investment way and the way to raise the diversity of channels, to ensure the stability of the cash flow of the company and improve the return on investment, so as to improve the market competitiveness of the company.

This paper explores the widespread problems of financial management mode in enterprises under the background of “Internet +”, which is conducive to promoting enterprises to attach importance to the innovation of financial management mode, but lacks case analysis of specific companies. In the future research, take specific listed companies as examples to analyze their financial management mode innovation in the era of “Internet +”, and the analysis results will be more specific and clear.

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