Research on Financial Management Innovation of Small and Medium Enterprises in the Context of Big Data

Lijun Jiang
Shandong Xiehe University, Jinan, Shandong 250000

Abstract. The era of big data provides new vitality for the development of enterprises. And the traditional application pattern of financial management cannot come up with the development requirement of the era of big data. Financial management is the core work of enterprise operation and management, and good financial situation can support the sustainable development of enterprises. This paper launches the research on the innovation of enterprise financial management in the era of big data, which includes the analysis of the current situation of financial management in the era of big data and the accordingly various impacts on enterprise financial management, the discussion of the advantages brought to enterprise financial management in the era of big data, and further discussion of the innovation of enterprise financial management in the era of big data, aiming to enable enterprises to correctly cope with the context of the era of big data, and make financial optimization management play an important role in the innovation and development of enterprises.

1. Introduction
We have arrived in a new era in which comes with the rapid development of big data technology. In the big data environment, the change in the business environment and management methods of enterprises evolves over time. And the financial management pattern of enterprises also needs making profound adjustment and innovation. For challenges brought by the massive financial data and non-financial data to financial management, the traditional financial management pattern of enterprises in the big data environment is hard to perform its functions effectively. What the small and medium enterprises must do to cope with the big data environment is to innovate in the financial management pattern, perfect the financial management mechanism, introduce more financial management professionals with high-quality, promoting the long-term and stable development of the enterprise, so as to achieve the economic benefit goal of the enterprise, and demonstrate the ponderance of it.

2. The Impact of the Era of Big Data on the Financial Management Issues of Small and Medium Enterprises

2.1. Improve the Timeliness of Enterprises' Access to Relevant Information and Data
The society graduates into the era of big data. The development opportunities of enterprise financial management mainly depend on the application of new financial management methods, for the informationized and digitalized management methods will undoubtedly improve the efficiency and accuracy of financial management. The stereotyped thoughts of the traditional manual management should be broke according to the changing times. The electronic management mode different from its antecedent, it improves the utilization rate of the financial data of the enterprises with more open and diversified financial management models and formula modes, and fully tap the underlying commercial value in the financial data generated by the daily operation of the enterprise. While the traditional
application pattern of financial management is mainly about recording and calculating data and information, providing data support for production activities and decision-making of the enterprise. However, the traditional operating mode lacks the support of information technology, the data analysis and date consolidation of it is inefficient, and the access to information and data is relatively backward, which makes the financial management work unable to be with a rapid response ability, restricting the innovation and development of enterprise financial work. The acquisition and integration of data can not only bring valuable business data for enterprises more clearly, but also capture all kinds of commercial risks timely in a competitive market environment, and based on which, carry out self innovation promptly. And the enhancement should be targeted on the aspects of product competitiveness as well as technological innovation. At the same time of broadening the vision, you can also draw on the experience of the advanced management pattern and financial processing procedure in the industry, so as to help enterprises achieve rapid growth, effectively avoid all kinds of commercial risks and achieve the maximization of commercial value.

2.2. Promote the Role Change of Financial Managers
Big data is the inevitable outcome of which the internet technology has developed to a certain level and scale. It represents that the advanced level of data processing and information technology has been widely applied in various industries and fields. And the data technology can realize the secondary innovation as well as upgrading of any known business operation mode with its unique large data volume, rich data categories and high-speed data transmission and processing, which can bring profound changes in many industries in modern society. In the era of big data, if the enterprises want to achieve restructuring and development, they must transform the functions of traditional fiscal work to meet the demands of the development of the times. Because it is an environment in which there are massive financial data, the traditional financial management functions cannot apply to the era of big data. And the traditional preparation of financial statement and information processing will be transformed into the work flow that is informationized and intelligent, and the from paper management into web page work, so that the financial personnel will gradually change to the management functions. Enterprises should adapt to the development of the times, introduce modern management system, so that financial managers can effectively analyze massive data, and provide support for the development of enterprise. And the financial management should make full use of the network platform of financial management as well as make the effective analysis based on existing data and information, providing the help for the sustainable development and management innovation of enterprises in the future, and make short-term development forecast, so as to improve the analysis ability and management quality of financial management work.

3. Issues in Financial Management of Small and Medium Enterprises in the Context of Big Data Era

3.1. Backward Financial Management Concept
Under the background of the technology development of big data, the issue of enterprise financial management mainly lies in the backwardness of the management concept. On the whole, one of the important aspects that the internet deeply affects the enterprises financial management is the scope that the financial processing can covered. For most enterprises, it is difficult for from managers to staffs to adapt to the characteristics of the internet era in which there is never any lack of rapid changes. While in term of the limits of authority and responsibility of traditional financial management, the enterprises only concern about and acquire the relevant financial data which are directly related to the enterprise when carrying out financial management. However, under the background of internet, all the data related to the enterprise are within the scope that the enterprise acquire and analyse, such as the internal information on the industry, the fluctuation of the financial market and other information which are all within the scope of big data processing. On the other hand, in the internet era, compared with the traditional financial management pattern, the relevant non-financial information is attached to more importance. While at present, many enterprises lack the innovation and adjustment of the financial management pattern, and the staffs are also neither with strong knowledge of financial
management nor professional skills, which leads to that it is difficult for them to work out a more scientific financial management for enterprise development, and ultimately make the situation which is in short of scientific feature of financial management. In the process of enterprise development and practice, the flaws in the backward financial management concept gradually emerge. The decentralization of financial management system brings inconvenience to enterprise innovation and development, and stands in the way of the transformation of enterprise under the background of big data.

3.2. Low Level of Financial Management Method
In the era of big data today, enterprise financial management is as an independent existence, and some advanced technology has also been introduced to the enterprise financial management, new concepts and new technologies has played a great role in the development of the enterprise itself, but the level of financial management of the enterprise is still relatively low, which is unable to meet the demands of financial management innovation. There are some enterprises that still choose the traditional mode in carrying out financial management. In the real management, they fail to make full use of the financial analysis tools which are updated in the big data technology, and cannot make the enterprises effectively take advantage of as well as avoid the operational risk according to its development demands. In addition, some enterprises put the main energy and resources into the production of products, and are lack of attention to the financial management of enterprises, which will also has a negative impact on the innovation and effective application of the enterprise financial management methods.

3.3. Lack of Professional and Technical Talents
In the era of big data today, there is a urgent need for compound talents in the process of financial informatization and which is still lacked in small and medium enterprises in our country. In terms of the actual situation of financial management at present, the quality and ability of relevant financial management are not ideal. Many financial management are lack of the management level as well as the ability. They do not grasp the relevant management concepts and methods that meet the development needs of the times, so that they cannot effectively carry out financial management. In addition, the lack of the comprehensive technical personnel of financial management, and that the comprehensive quality and ability of the relevant management can not meet the actual requirements, all of which leads to the adverse impact on the development of financial management work. The professional talents who are needed to promote financial informatization should grasp the computer related knowledge, and at the same time, master the related knowledge of financial management. Even the enterprises have implemented financial informatization, in the process of its application, if the relevant personnel of the enterprise can not operate it, the implementation effect will definitely be greatly discounted. Meanwhile, due to the lack of professional financial managers in the enterprise management layer, it will also have an effect on the promoting of enterprise financial information. As a result of the lack of professional talents in various aspects, it is impossible to evaluate its effects scientifically in the application of enterprise financial information, what’s more, it is easy to come across problems in the respect of risk control, which will further lead to large deviation between the actual effect and the expected one.

4. Innovation Strategy of Enterprise Financial Management in the Context of Big Data

4.1. Set up the Concepts of Financial Management Innovation of Big Data
Under the background of big data, the brand new data analysis technology as well as the data management mode can be applied in financial management. To ensure the effect of new technology application, a new financial management concept must be established. First of all, the enterprises should set up the concept of financial management which can fit in with the era background of big data, strengthen the integration of data and information, constantly improve the quality of financial management work with the help of the application of big data technology, and simplify the financial management work, so as to provide more scientific data to support and augment the big data
technology for the development of enterprises, strengthen the application of big data processing technology in financial management, as well as effectively make the enterprise has a strong competitiveness in the market. Secondly, the financial management of the enterprise also need to change the backward management concept of the financial management staffs, establish the concept of big data management, pay attention to the innovations of their own management concepts, keep learning advanced experience, have the modern technical ability to complete the massive data processing, and use modern technology for financial data management and analysis, as well as ensure the financial management work more scientific, and ask the network technology to be applied in every link of financial management work. Further more, the knowledge and skills of big data application should be popularized among financial management staffs, and a new financial management pattern which is really reasonable and effective should be created to adapt to the big data environment. Financial management staffs should make the enterprises available to establish a network management platform to provide financial work with opportunities for interaction and exchange, so as to realize the sharing of financial data, and to take advantage of the innovative ideas of other departments of the enterprise.

4.2. Applying Modern Financial Management Methods and Patterns

In the era background of big data technology, in order to make the financial management better meet the actual demands, the modern financial management methods and patterns should also be chose. In the actual conduct of enterprise financial management, financial managers need to actively transform the traditional management patterns and methods, so that the level as well as the effect of financial management can be effectively improved, usefully control the financial risks of the enterprise, making the development trend of the enterprise more stable. In the financial management work of modern enterprises, the application of information technology of the big data era can improve the level of various aspects of data management, data collection, data storage, data analysis and data application, as well as consolidate the scientific features and accuracy of financial management data. The establishment and perfection of the financial infrastructure of the enterprise can effectively prevent and solve various financial issues in the actual operation process of the enterprise, develop a unified classification standard for the collected data, so as to ensure the the application extraction of the financial management in the case of real financial risks. In the era background of big data, the financial management of the enterprises should introduce or develop advanced software to achieve the goal of comprehensive management, so as to promote the enterprises to adapt rapidly to the development in big data era and improve the core competitiveness of the enterprises to the greatest extent.

4.3. Strengthen the Construction of Talented Person Troop of Big Data Technology

Under the background of big data, the financial management of the enterprise is not only the accounting of data, but also the analysis of financial information which is also with its own significance. In order to realize the innovation of financial management, the enterprise must gradually transform the accounting function which is the traditional financial work only with into the management function, so as to help the decision-making behavior of the enterprise. Financial personnel who only master financial knowledge can not meet the demands of financial management work under the influence of big data technology. And the enterprises need to strengthen the construction of talented person troop of big data technology, as well as combined with the needs of the development of financial work in the context of big data, the enterprise also should improve the technical ability of information technology staffs, cultivating the compound talents who master the knowledge of computer technology, data analysis and production management, so that with effective talent support, the improvement of financial management level can be promoted continuously. In addition, the enterprises should improve the information literacy of financial management staffs, lead them to constantly enrich the professional knowledge as well as skills in financial management, and at the same time, can constantly improve the information literacy of the enterprise itself, so that through learning and training provided by the enterprise, the financial personnel can skillfully operate the application of relevant information tools. Under the background of big data, the qualified personnel
are very important for the development of the enterprises. The development of science and technology, the update and application of information technology, all need to rely on excellent talents to realize. Therefore, the enterprises should be able to give priority to the construction of human resources, taking it as an important support to enhance their competitiveness in the market, making unremitting efforts to do a good job in the construction of talented person troop, as well as constantly improve the level of the construction of their own talent team. In this way, the enterprise can truly achieve the optimal allocation of resources, and its efficient development of all work can be guaranteed.

5. References
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