Discussion on the Ways to Improve the Financial Intelligence of Small and Micro Enterprises

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Abstract: With the continuous development of information technology in my country, modern information technology has been widely and universally used in various industries. The development of corporate financial work has gradually applied information technology to it. Realizing financial intelligent management can effectively improve the level and effect of enterprise financial management. Because small and micro enterprises are generally relatively small in scale, insufficient funds, and low technical level. Therefore, in the process of promoting the construction and development of financial intelligence in the operation and development of small and micro enterprises, there are still problems such as insufficient professionalism of managers, weak development and use capabilities of intelligent financial software, and lack of complete systems and management systems. This has seriously affected the development and utility of financial intelligence. This article is mainly based on the related theories of financial intelligence, discussing and analyzing the status quo and problems of small and micro enterprises' financial intelligence discovery. This article analyzes the reasons that influence the development of financial intelligence of small and micro enterprises and the ways to improve financial intelligence, hoping to help the management and development of small and micro enterprises.

1. Introduction
Small and micro enterprises have developed rapidly in the process of China's economic and social development and have become an important part of my country's market economy. The development of small and micro enterprises provides a large number of employment opportunities and promotes the innovative development of the industry and the sustained and healthy development of the economy. In the process of actively promoting the development of small and micro enterprises, we also need to continuously improve the efficiency of their management. Financial management is an important part of business management. Small and micro enterprises need to reasonably use modern information technology and artificial intelligence technology to achieve intelligent financial management.

2. The Importance of the Development and Construction of Enterprise Financial Intelligence
In the process of promoting the development of small and micro enterprises, guiding small and micro enterprises to carry out digital and intelligent construction and development will help improve their work efficiency. Building an intelligent financial system can promote a more comprehensive and systematic financial work. This also helps to quickly collect, organize, and analyze financial data. At the same time, the intelligent financial system also breaks the limitations of space, ensuring more comprehensive financial information, comparability, reliability, and timeliness of accounting information, so that it can process and analyze financial information in a timely manner, and
strengthen the sharing and utilization of resources. In addition, it can more comprehensively and accurately reflect the company's financial status, operating status, and capital status, providing an important basis for the company's scientific decision-making. In the meantime, the intelligent financial system also facilitates accounting and related calculations, and realizes the automated office of simple and repetitive financial tasks. This can not only improve the efficiency of financial work, but also meet the needs of modern financial work.

3. The Status Quo and Problems of the Development and Construction of Financial Intelligence in Small and Micro Enterprises
Generally speaking, small and micro enterprises are relatively small and have insufficient funds. Moreover, the internal resources of small and micro enterprises are limited, the technical level is not high, and the related equipment and facilities are not perfect, which affects and restricts the development of small and micro enterprises' financial intelligence. Some companies do not pay much attention to financial intelligence, and it can even be said that they do not pay attention to financial work. Some small and micro enterprises do not have a dedicated financial department and lack financial personnel with high professional standards. There is even the phenomenon of managers concurrently serving as financial personnel. Their financial management awareness is weak, and they generally only do simple bookkeeping and settlement. Some relatively complicated financial tasks are all commissioned by agencies. This mode of financial management lacks scientificity, which easily leads to the appearance of some irregular behaviors in financial management. In the operation and development of small and micro enterprises, we need to innovate the mode of financial accounting and management, and actively promote the construction and development of financial intelligence. Build a more complete, smarter and more systematic financial management model, build a financial shared service center, and realize the integrated development of industry and finance.

4. Factors Influencing the Development and Construction of Small and Micro Enterprises' Financial Intelligence
4.1. Small and Micro Enterprises' Own Factors
Small and micro enterprises are not only relatively small in scale, insufficient funds, limited internal resources, but also imperfect internal management systems. Some companies think that their financial work is relatively simple and can be done manually or by agency. However, the development, use and maintenance of financial intelligence software and systems require a large amount of capital investment. Therefore, some small and micro enterprises believe that there is no need for financial intelligence. Although some companies have implemented financial intelligence, they do not pay attention to system optimization and upgrades in their daily work. Therefore, financial intelligence is not effective in resource integration and utilization, which affects the development and improvement of financial intelligence.

4.2. Technical and Human Factors
The implementation of financial intelligence puts forward higher requirements for corporate financial personnel. It requires relevant personnel to have a strong professional level, computer skills and comprehensive qualities. Relevant personnel need to use financial intelligence system related software to carry out financial work. Small and micro enterprises need to do a good job in financial accounting and management accounting. Small and micro enterprises must be able to accurately grasp and analyze the risks and hidden dangers in the application of financial intelligence, and carry out simple system security maintenance. However, the lack of such personnel in small and micro enterprises has affected the development and improvement of financial intelligence.
5. Ways to Improve the Financial Intelligence of Small and Micro Enterprises

5.1. Improve Financial Intelligence Related Mechanisms
In the process of promoting the development of small and micro enterprises, it is necessary to rationally apply information technology and methods to financial work. At the same time, it attaches great importance to the promotion of financial intelligence for small and micro enterprises, thereby improving the efficiency of their financial work and saving time and labor costs for financial work. We need to further improve and optimize financial intelligence-related mechanisms according to the actual needs of the financial work of small and micro enterprises (as shown in Figure 1). In addition, gradually promote the development of small and micro enterprises' financial intelligence work towards non-informatization, single informatization, integrated informatization, and artificial intelligence. In this way, to better meet the needs of small and micro enterprises in the continuous development and financial work of the operation process.

![Figure 1 Financial Intelligence Development Stage of Small and Micro Enterprises](image)

5.2. Realize the Integrated Utilization of Related Resources
In the process of advancing the development of small and micro enterprises, we need to regularly upgrade related software systems, safety management, repair and maintenance, and the improvement of related hardware equipment according to the needs of financial work. Simultaneously, by integrating software resources and hardware resources, the financial intelligence of small and micro enterprises is promoted to ensure the integrity and security of financial data and information. For one thing, it effectively integrates and utilizes the existing software resources of small and micro enterprises and makes full use of free software resources. Afterwards, we are supposed to realize the free "upgrade" of the system software of small and micro enterprises, and improve the level of enterprise financial intelligence. For example, in the daily work of an enterprise, the role of software such as Excel, QQ, and WeChat is scientifically and rationally used. Develop and use free software such as Jiandaoyun and Baidu Cloud. Furthermore, small and micro enterprises can also rely on some professional platforms to facilitate the use of their free software, such as Lemon Cloud. Through scientific use of information technology, computer programming, software integration, software development and upgrading, etc., it is conducive to realize the integrated development of business and finance of small and micro enterprises and the dynamic processing and analysis of financial information. Moreover, this is also conducive to real-time collection and sorting of accounting data and financial data, ensuring the intelligent development of financial management. For another, we should integrate the hardware resources of small and micro enterprises on the basis of the original hardware resources and equipment. Then, according to the needs of actual work, further improvement and low-cost management and upgrade of the enterprise's hardware equipment can be ensured to ensure the effective play of the financial intelligence system and the speed of calculation.
5.3. Strengthen the Training of Professional Talents
In the process of advancing development, it is not only necessary to fully and accurately recognize the importance of financial intelligence promotion, but also to establish correct financial management and financial intelligence concepts. Besides, small and micro enterprises also need to increase their attention and investment in this area. Among them, the most important thing is to strengthen the training of professional talents to ensure the efficient development and standardized implementation of financial intelligence. In addition, small and micro enterprises should also formulate scientific and reasonable talent recruitment and selection standards in accordance with the actual needs of corporate financial work to ensure the professional level of financial personnel. According to the needs of actual work development, do a good job of training in relevant aspects to ensure that financial personnel are proficient in financial management related knowledge. Finally, financial personnel also need to improve the means and capabilities of network security management and information system security management and maintenance, and improve risk control and prevention capabilities. Meanwhile, do a good job in the assessment of relevant personnel, so as to carry out training for the problems and deficiencies in actual implementation, and improve the comprehensive quality and level of financial personnel.

5.4. Improve Related Management System
In the process of advancing the development of small and micro enterprises, we need to establish a sound management system. Thus, it provides an important guarantee for the improvement of the financial intelligence of small and micro enterprises. The state needs to increase policy preferences and support for the promotion and development of small and micro enterprises' financial intelligence. The government should support and encourage small and micro enterprises to strengthen the construction of financial intelligence, and earnestly do a good job in the maintenance and development of related systems, software and equipment. Enterprises need to continuously improve their internal organizational structures, carry out important financial tasks, and set up special financial management departments. Moreover, professional financial management personnel are responsible for the development of financial work. In addition, vocational colleges and other institutions of higher learning should strengthen cooperation and jointly formulate professional talent training programs to provide talents needed for the development of small and micro enterprises. Enterprises need to continuously improve and improve the financial management process, effectively avoid the phenomenon of irregular operations and unclear rights and responsibilities, and ensure the security and integrity of the financial data information of the enterprise. Enterprises also need to actively promote online office and automated office to reduce the time cost of financial work. Furthermore, changing the original service model and focusing on the integration of finance and business will help small and micro enterprises more effectively solve problems in the actual work development process. This can also ensure that the implementation of financial intelligence is more comprehensive and financial information more transparent.

6. Construction and Application of Financial Information Intelligent Management System

6.1. Construction of Financial Information Intelligent Management System
In the process of promoting the development of financial intelligence, enterprises need to build a complete financial information intelligent management system (as shown in Figure 2 and Figure 3). Moreover, it effectively combines the company’s production process execution system (MES, APS), customer relationship management system (CRM), supply chain management system (SRM), PDM system, office management system (OA), ERP system (SAP) and bank payment system and other related systems.
Achieving the integrated development of business and finance not only ensures that the development of financial management work can play a greater value role, but also ensures that it continues to play a role in the business decision-making and operational development of the enterprise, thereby promoting the healthy development of the enterprise.

6.2. Functional Application of Financial Intelligent Management System

6.2.1. CRM System Function
Through the analysis and grasp of CRM-related data information, we can understand the individual needs of customers. In this way, accurate push can be achieved in the process of sales and operations, which helps companies reduce costs. The development of its financial work can realize the automatic financial accounting of delivery-invoicing-income. After receiving the payment, it is automatically compared with the accounts receivable, and through the development of automatic accounting and
clearing, financial automation is realized. This will also help analyze financial indicators such as the company's sales plan results, accounts receivable and inventory turnover.

6.2.2. SRM System Function
In the SRM system, it is possible to realize the financial automatic accounting of orders-inspection receipts-receipt of invoices. Afterwards, according to the relevant requirements of the contract, automatic payment, automatic matching of invoices and payments, and automatic clearing of accounts. In the system, it is also possible to accurately and clearly understand the relevant indicators of the company's purchase qualification rate, inventory turnover rate, and return rate. This is also convenient for enterprises to adjust their business strategies according to these indicators in the later development process.

6.2.3. MES System Function
In the process of actual work development, the enterprise effectively connects the MES system with the SAP system and the WMS system. This is conducive to the realization of automatic cost accounting and finished product carry-over, online management of fixed assets, and cost analysis. In this system, it is also possible to accurately and clearly understand the enterprise's qualification rate, production load rate, output achievement rate and other related information. Enterprises mastering and analyzing these data can guide enterprises in standardized production. This will not only help reduce unnecessary losses, but to a certain extent also help increase the company's production rate of return.

6.2.4. OA System Function
In the enterprise OA system, office automation can be realized. Then, the approved expense reimbursement is automatically synchronized to the SAP system, and financial documents are automatically generated. In this way, advance payment management and prompt settlement can be carried out. The system can accurately and clearly understand the relevant indicators such as the timeliness, error rate, and compliance of enterprise documents. In the meantime, errors can be found in the work process in time, and the impact and loss of errors can be reduced by adjusting and improving the OA system.

7. Conclusion
To sum up, the development and promotion of enterprise financial intelligence will help realize the financial automation of enterprises. At the same time, it is also convenient for enterprises to realize the integrated management of business and finance, saving the cost of time and manpower for the development of corporate financial work, thereby improving the efficiency of financial management. In addition, enterprise financial intelligence can also promote the development of financial work to play a greater role in the business decision-making and operational development of the enterprise. Small and micro enterprises not only need to promote the improvement of financial intelligence, but also need to improve related mechanisms and management systems to improve the professionalism and business level of relevant personnel. Furthermore, building a more complete financial intelligence management system to realize the integrated utilization of various resources can ensure the standardized and efficient development of financial intelligence work and meet the needs of enterprise development.

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