

Research on Financial Management Informatization Mode of SME under Cloud Computing

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Abstract: *The organic integration of internet technology and market economy, the use of network means for enterprise financial management has become an inevitable trend of future development. SMEs should keep up with the trend of the times and strengthen cloud computing and financial management information construction. Articles about small and medium - sized enterprise financial management information model analysis, the summary analysis of small and medium - sized enterprise financial management under the cloud computing, on the basis of information demand, probes into the informatization of small and medium - sized enterprise financial management mode of cloud computing, the effective practice of the way, further points out that small and medium - sized enterprises to build financial management informatization mode of cloud computing, the matters needing attention, in order to provide some ideas for the construction of financial management informationization in small and medium - sized enterprises.*

Keywords: Cloud computing; Small and medium - sized enterprises; Financial management; Information mode

1. Introduction

In the years after the reform and opening up, China's social economy has developed rapidly, a large number of small and medium - sized enterprises emerged at the historic moment, and played an important role in today's social and economic development, and created a large number of jobs for the modern population. With the advent of information age, information means and modes are chosen by a large number of small and medium - sized enterprises for financial management by virtue of convenient operation and other advantages. Traditional information - based financial management has some shortcomings, but cloud computing contains the advantages of financial management information, and can ensure the security of the core data of small and medium - sized enterprises. For small and medium - sized enterprises, in the process of business development, due to their own management defects, plus compared with large enterprises, small and medium - sized enterprises have simple business model, insufficient information equipment, information security management level is not high, which restricts the construction and development of financial management information of small and medium - sized enterprises. By using cloud computing, small and medium - sized enterprises can choose appropriate configurations in cloud services according to their own needs, which is conducive to greatly improving the level of financial management informatization, water and security. In view of this, it is of far - reaching significance for this paper to further explore the practical approaches of financial management informatization mode of small and medium - sized enterprises under cloud computing by analyzing their financial management informatization needs under cloud computing.

1.1 Introduction to the basic contents of financial management informatization of SME under cloud computing

(1) Overall demand

In the development of small and medium - sized enterprises, management plays a vital role, especially enterprise financial management. With the combination of technology and economy, enterprise financial management has entered the information age, and the application of cloud computing must innovate financial management. In this process, rigorous and feasible plans should be made, which has very important practical significance for the development of small and medium - sized enterprises. Compared with traditional financial management informatization of small and medium - sized enterprises, cloud computing innovates in operation mode and has more significant advantages in convenience and sharing. In addition, the development of a small and medium - sized enterprise must be supported by a large number of technologies [1], and need to carry out technological innovation, in order to effectively apply technology in practical work to improve work efficiency and effect.

(2) Requirements

For small and medium - sized enterprises, the application of cloud computing is a new starting point of development. The configuration of cloud services suitable for small and medium - sized enterprises should be built based on the actual needs of the development of small and medium - sized enterprises, and the pace of information construction should be constantly accelerated, so as to give full play to the application value of cloud computing to improve the efficiency of financial management. Based on the business of the enterprise, the characteristics and needs of the enterprise are taken into overall consideration to provide cloud computing services that meet the needs of small and medium - sized enterprises. At present, most small and medium - sized enterprises adopt the working mode of cloud computing, and documents can be shared and used, which greatly facilitates multiple users and is no longer subject to time, greatly improve work efficiency informatization construction mode [2].

At present, China's small and medium - sized enterprises are generally faced with the problem of insufficient funds and

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reducing costs has become the consensus of the majority of small and medium - sized enterprises. The application of cloud computing in financial management informatization has brought the possibility of cost saving for small and medium - sized enterprises. Due to the particularity of financial management, most businesses need encryption services, and cloud computing can meet this encryption requirement [3]. Small and medium - sized enterprises should use cloud computing in financial management informationization, which can order according to the needs of enterprises and realize the rapid update of software while saving costs. In addition, in terms of platform as a service, SMEs use cloud computing to make use of platform as a service for business customization, which meets the development needs of SMEs. At the same time, the platform as a service can be combined with enterprise business for software research and development, avoiding the problem of software service inadaptability, which is very beneficial to the stable development of small and medium - sized enterprises. In addition, when SMEs use cloud computing, they can complete their important internal business on the platform as a service, thus greatly improving data security and outsourcing, which is beneficial to saving enterprise funds [4].

1.2 Effective implementation approaches of financial management informatization mode for SME under cloud computing

(1) Financial business process informatization

When SMEs use cloud computing, they can input enterprise financial management business process information into the system, including customer information, finance, communication methods, post - sale security, etc. In small and medium - sized enterprises to carry out financial management work, through the system input to carry out the work, so that the business of various departments of the enterprise can be independently carried out, and the formation of a separate business scope. On this basis, each department of the enterprise will transfer the completed work to the next department, establish a good work transfer mode, so as to form a fixed and efficient business process. In the network system environment, orders will be generated automatically in the process of enterprise financial business development, avoiding the huge loss caused by human error in the traditional mode, and reducing the risk of small and medium - sized enterprises [5]. In addition, the system carries out real - time management of the shipment process and timely updates the specific information of goods, which greatly facilitates the inventory work of the procurement department and greatly improves the efficiency of the inventory work. In this way, the cost can be controlled while ensuring that the business process of the enterprise can be carried out with high quality and efficiency.

(2) Customer information informatization

The enterprise resource planning system should establish customer information system. The traditional customer information is usually counted and sorted by the staff, but the customer information cannot be updated in time due to the constraints of various factors such as human. For small and medium - sized enterprises in business development, the role of the customer as one of the fundamental elements is

crucial. Small and medium - sized enterprises should innovate the traditional way of keeping customer information and classify customers in an orderly manner according to certain classification methods, such as the degree of business dealings and the size of transaction amount. The enterprise resource planning system in cloud computing should keep pace with the times and constantly update, so as to facilitate the relevant workers of small and medium - sized enterprises to query customer order information, financial account information and other related information, and effectively improve work efficiency. The information operation of customer information can greatly improve the efficiency of business while reducing the input of manpower and material resources.

(3) Informatization of department functions

In the operation and development of small and medium - sized enterprises, it is necessary to carry out information management better and coordinate various departments of enterprises to carry out information management. In the reform and development of small and medium - sized enterprises, the production, sales and other information of various departments are sorted out, and the sorted information is input into the computer, and then the cloud computing operation of all the information is carried out to ensure that the business processes of small and medium - sized enterprises can be carried out under reasonable conditions. In the cloud computing mode, computer software can efficiently calculate and manage all input information to ensure that all bills of materials meet the standard requirements, so as to meet the standard requirements of customers. When small and medium - sized enterprises use cloud computing, the bill of materials will often form fixed standards, which can provide a basis for the production and sales of small and medium - sized enterprises, so that all departments of small and medium - sized enterprises can carry out work in strict accordance with the requirements, so as to avoid deterrents in the production and sales and other links. This is of great benefit to improving the work efficiency of all links of SMEs [6].

In addition, the system will save the existing information and form a standard template. When the sales department places an order, if there is an input error, the computer will send a prompt in time, so that the enterprise can avoid the huge loss caused by the artificial input error, which is very beneficial to reduce the business risk of the enterprise. Thus conducive to the stable and sustainable development of small and medium - sized enterprises.

1.3 Matters needing attention in constructing financial management informationization mode for SME under cloud computing

Combined with the above analysis, it can be seen that the construction and application of financial management informatization mode in small and medium - sized enterprises is a relatively complex and highly professional process. Therefore, in order to efficiently implement and operate the financial management informatization mode in small and medium - sized enterprises, necessary support and help should be provided in practice, including the following three problems.

First, for the emerging service mode, the government needs to be deeply aware that the promotion of any new thing needs to go through a process, especially the service mode, because it is closely related to the economic benefits of enterprises, enterprises often think twice when promoting and applying it. Fully considering whether the implementation of the new service mode will cause unnecessary losses and risks to the enterprise. In view of this situation, the government should give full play to its functions and actively encourage enterprises to promote and apply the new service mode, and establish and perfect the relevant system to ensure that cloud computing can be promoted and applied in a standardized environment. At the same time, the government needs to convene the heads of small and medium - sized enterprises to open special lectures, so that they can deepen their understanding of cloud finance ideologically, so that the heads of small and medium - sized enterprises can respond to the call of the country, and actively promote the information of financial management. In addition, the government should give full play to its restraint and supervision functions, strengthen supervision and control over the operation and promotion of cloud computing, and thereby reduce unnecessary risks and losses brought to enterprises by the promotion of new service models.

Second, for enterprises, in the process of information mode construction, we should be careful. Under the background of the rapid development of network information technology, the cloud computing service industry develops rapidly, and the emergence of a large number of cloud computing service providers makes the service level of the whole industry uneven. Therefore, enterprises in the construction of financial management information mode, it is necessary to do a good job in the early investigation and analysis of service providers, from the market to choose high reputation, high credibility of the service providers, in order to avoid the disclosure of enterprise privacy, for the long - term stable development of enterprises lay a solid foundation.

Thirdly, enterprises need to strengthen staff training, so that they can deeply recognize that cloud computing is the inevitable trend of modern information technology, strengthen the importance of cloud computing learning, and master relevant professional knowledge and skills with the help of systematic professional training. On this basis, combined with the characteristics and advantages of the enterprise, choose the cloud computing financial management service mode suitable for the development of the enterprise, so as to form a cloud computing financial management informatization atmosphere with full participation in the enterprise. Apart from that, enterprises need to establish a high - quality high - end talent team of financial management, in order to adapt to the reform and development of financial management information to provide talent security.

In the specific operation, small and medium - sized enterprises can start from the following three aspects: one is to establish a scientific and reasonable high - end talent introduction mechanism, from the source to attract a large number of high - quality compound talents into the financial management department of small and medium - sized

enterprises; Second, small and medium - sized enterprises need to strengthen staff education and training, through the establishment of professional skills training classes, organizing special topics, and other ways, constantly strengthen the comprehensive ability and learning ability of financial staff, in order to better adapt to financial management information laying a solid ability foundation; Third, improve the performance appraisal system, link the actual performance of financial work with salary, adopt the survival of the fittest method to encourage financial personnel to strengthen the learning of information technology, promote the comprehensive transformation of financial personnel, and then provide analysis, control and other services for the financial information of small and medium - sized enterprises under cloud computing.

2. Conclusion

To sum up, the use of cloud computing in financial management informatization of small and medium - sized enterprises can greatly reduce operating costs and improve work efficiency. For small and medium - sized enterprises, the application of cloud computing in financial management information plays a crucial role, which is one of the important measures for small and medium - sized enterprises to comply with the development trend of The Times. Therefore, small and medium - sized enterprises should, according to their own business development needs, continuously deepen the use of cloud computing, and constantly create cloud computing services that meet their own development needs in practice, so as to greatly improve the efficiency of small and medium - sized enterprises and escort their stable and sustainable development.

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