

Application and Innovation of Informatization in Financial and Economic Management

Zhou Nanxi

Wenzhou-Kean University

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Abstract: With the rapid development of China's economy and the steady improvement of China's comprehensive national strength, China has fully entered the Internet information age. Under this background, information development has become one of the most important requirements of China's enterprises. Financial and economic management information refers to the management personnel of enterprises through the information design in the actual financial and economic management. And we can find more resources to help the development of enterprises find the right development strategy, help enterprises make the right strategic planning, obtain higher benefits, and let enterprises achieve long-term, stable and harmonious development.

In the process of financial investment and financing, the risk faced in the decision-making process is inevitable. For enterprises, we should find a reasonable way to avoid this risk. Informatization can effectively reduce the emergence of risks in management of financial economy, while the development of informatization in most of the current financial enterprises in our country is not perfect. Now let's take a look at the status of informatization in financial and economic management.

1. The position of informatization in financial and economic management

The integration of financial management into informatization can effectively improve the business capabilities and efficiency of enterprises, and greatly enhance the core competitiveness of enterprises. At the same time, the development of informatization can gain a foothold for management of financial economy in the context of global economic development.

1.1 Significance and role of informatization in financial management

With the continuous development and diffusion of economic globalization, the relationship between global enterprises is increasingly strengthened, the sense of competition between enterprises is becoming stronger and stronger, and it is more and more difficult for enterprises to have a foothold. For parent companies, it is more necessary to improve the development of information technology. With the help of information technology, information can be connected between companies with large geographical distance. And for the managers of the enterprise, it can be more effective for the rational allocation of resources, and the operational effect can be notified to the management in the shortest time, so that the decision-makers can effectively and timely make corresponding countermeasures to the enterprise. Secondly, due to the continuous improvement and development of market economy in the global market, most financial enterprises are facing severe challenges in this context. If the enterprise does not have core competitiveness, it is difficult to occupy a place in this competitive world. In the process of financial and economic management, financial enterprises need to make good use of the development mode of informatization, change the traditional mode, and deepen the reform of financial and economic management. This is not only effective for the development of financial and economic management of enterprise informatization, but also helpful for enterprises to enhance their core competitiveness and improve the operational effect. If we use informatization in the process of financial and economic management, for managers, they can grasp the financial information of the enterprise in a short time, and accurately grasp the effect of enterprise production and operation, and comprehensively deal

with the problems encountered by the enterprise in the production process. For problems that arise, business decision makers can combine the actual situation to give the most accurate countermeasures in the shortest time. In the process of financial and economic management, through this information-based development method, decision makers can accurately monitor the financial situation of enterprises, establish and improve related financial systems, and play a decisive role in corporate financial and economic management.

1.2 Development status of informatization in financial management

1.2.1 The concept of information management is backward

Many enterprises in our country still lack the application of informatization in corporate financial competitive management mode. They have insufficient understanding of financial and economic management, and they still have no correct understanding of the development trend of the current era, so they still use traditional financial and economic management models. In the current era of information - based knowledge economy, financial and economic management based on the traditional mode has been unable to meet the trend of the times. And many enterprises blindly pursue the maximization of economic benefits, pay too much attention to the actual economic benefits of enterprises, and pay less attention to the financial and economic management, which leads to a lot of problems in current financial and economic management mode of many enterprises.

1.2.2 The level of information construction needs to be improved

For the information equipment of economic management is very backward, and the enterprise managers do not pay enough attention to the information - based financial economic management mode, leading to the scarcity of financial talents in most enterprises in China. However, some large enterprises or emerging enterprises still attach great importance to information - based financial management equipment. They use new computer technology in the sales, purchase, distribution, after-sales and other aspects of their products. And the management and popularization of information technology in enterprises would be very high.

1.2.3 The construction of information platform is backward

With the continuous advancement of science and technology all over the world, the demand of enterprises for fast and efficient information services is increasing. In order to better improve operational efficiency, enterprises will choose a computer technology platform with more types of services to establish a dedicated information service platform with payment transactions. But at present, the development level of payment information platform in China is low, the security and stability of systems of payment information are relatively lacking, and the data obtained by the platform lacks authenticity, which leads to lack of information service platform construction for many enterprises in China.

2. Application of information technology in financial and economic management to innovation

At present, a considerable number of enterprises have not achieved the popularization of information technology in financial and economic management, which has caused a series of problems in financial and economic management, such as the inability to optimize the allocation of enterprise resources and the increase of financial management risk. In this regard, we will mainly discuss the development and innovation of informatization in financial and economic management.

2.1 Optimizing the development of information system from the perspective of management structure

In the financial and economic information management mechanism, the system of information progress and the management process should form a mutually reinforcing relationship, and optimize the level of information management on the basis of ensuring the stability of the organizational structure. Therefore, it is necessary to apply the mechanism of information construction to optimize the management efficiency of the organization, improve the transmission efficiency of instructions,

and provide the guarantee for the comprehensive upgrading of the follow-up grass-roots information management work. Most importantly, in order to improve the effectiveness of management in the management information system, it is necessary to provide more intuitive internal information to different managers and organizations, so as to upgrade the effectiveness of information construction in the management system. Financial and economic management departments should pay attention to the flexibility and effectiveness of the structure of management organization, establish and improve the management structure more suitable for the needs of economy operation, maintain the emergency efficiency of the organization structure, and ensure the optimization of production and operation management efficiency. Moreover, the management department should also establish and improve a more flexible information supervision system, analyze and determine the branch structure and management supervision projects, so as to effectively improve the comprehensive level of operation and management.

2.2 Improving the information system and enhance the level of information management

First of all, it is necessary to establish a financial and economic management transaction processing system. In order to fundamentally improve the level of financial and economic information management, relevant departments should establish transaction processing system, collect, integrate and analyze specific data, effectively ensure the storage effect and the maintenance mechanism, and provide the guarantee for subsequent data management and information system supervision. In the transaction processing structure, it is necessary to analyze the functional activities, ensure the real-time update work, and promote the maximum efficiency of the host operation. It is worth mentioning that there are many affairs to be solved in the operation process, and the system involves a lot of basic work, which requires the management mechanism to summarize the specific work, so as to simplify the difficulty of basic transaction processing. Secondly, the office automation system needs to establish a multi-functional and integrated computer network system, which requires effective use of electronic means to complete information transmission and transaction management, and improve management effectiveness. Thirdly, the financial and economic management information system mainly uses the computer to provide intuitive analysis data for financial and economic information management personnel, to ensure that it can assist relevant personnel to make management decisions that are more in line with the actual status of development, and optimize the level of procedural management.

2.3 Using big data and other modern technologies to help upgrade the management level

With the development of technology of modern information, financial and economic management presents the characteristics of precision. In the process of building information systems, we must pay attention to the use of big data and other modern technologies to realize the integration and utilization of data resources. In the financial and economic management work, through long-term work accumulation, we can collect a large number of data, which would be effective resources for further work. In the practice of information system construction, we should first pay attention to the collection and accumulation of data, build a database with a certain scale, optimize the algorithm, analyze and judge the data, and then summarize the characteristics for the follow-up work. On this basis, we must strengthen the use of resources of big data and apply conclusions of big data to follow-up work. And after analysis results of big data, precision work is carried out to improve the scientificity and pertinence of the work, and then improve the work efficiency to meet the development needs of modern management of financial economy.

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