

# Intelligent Financial Management and Its Future Prospect

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**Abstract.** the development of intelligent era, in the traditional human give priority to the financial management system of a historic change, the use of robots and intelligent financial intelligence, not only make the greatly improved its business efficiency of enterprises, reduce the risk of enterprise funds, the more to a certain extent, to realize the reasonable distribution of human resources. At the same time, the basic work of middle and low-end financial personnel is gradually replaced. How to better deal with the challenges and impacts brought by the intelligent financial management system is also what financial personnel need to pay attention to. This paper systematically analyzes the problems brought by the intellectualization of financial management, and puts forward specific solutions.

**Keywords:** financial management; Intelligent; Strategy plan.

## 1. Development Trend and Problems of Intelligent Financial Management

To put it simply, financial intelligence is to effectively analyze the existing data through the input of the database, and then process the data with the computer, and finally form a fast and reliable data report of enterprise asset management diagnosis [1]. With the development and deepening of this technology, the intelligent financial management system in the future development is bound to gradually optimize and replace all relevant processes of financial asset management, or even subvert the entire financial field. This kind of intelligent and personalized service mode makes the supervision ability of enterprise financial management system more transparent. In the future, the integration and innovation of traditional financial management and intelligent management is the inevitable trend of the development of financial industry. In fact, the essence of finance is to collect, sort out and effectively analyze the income and expenditure of traditional enterprise asset information. However, the development of intelligent technology brings more convenience to enterprises, and at the same time, it greatly reduces the demand for basic financial staff and increases the demand for managerial financial talents [2]. At the same time of economic development, people's desire for financial value is expanding day by day. In order to satisfy their personal desires, fake cases of financial information disguising cost and accounting books occur from time to time, and even cause the lack of the overall credit system of the society, which greatly hinders the benign development of enterprises under the market economy. Not only that, the cancellation of the accounting qualification examination also makes the future development of accountants unknown. In order to avoid and reduce the career risk of financial personnel, only by actively enriching their own ability and accomplishment, can they better adapt to the challenges and opportunities brought by the intelligent era.

## 2. Optimization Strategy and Scheme of Financial Management System Under Intelligent Development

### 2.1 Phased Adjustment of Organizational Model

Financial development has a history of many years, and the financial system of the organization in the establishment and promotion of the process has been constantly evolving characteristics. With the development of technology, the financial system has begun to expand and extend at the organizational level. Therefore, with the development of intelligent financial management, on the one hand, professional technical teams are required to carry out effective maintenance and risk control of financial management; on the other hand, the training of intelligent financial management personnel should be strengthened to unify personnel qualification and organizational framework. This kind of

transformation can't be greedy for big and fast, it must be changed from rigid operation to flexible operation slowly, and change in stability, so as to better promote the sharing and win-win of enterprises in financial management.

## **2.2 Coordination of Financial Operation Promotes Correct Decision-Making of Enterprises**

The traditional financial management system and intelligent system, the financial management in the process of thinking of economic assets and adjusted, a variety of external factors, such as emotion, moral will be affect the financial personnel to make decisions, not only that, financial under the influence of macro economic rules and principles of the tax law, financial personnel will do to economic assets flexible thinking and judgment. But the intelligent financial management system carries on the execution according to the stipulation procedure to the algorithm order, cannot carry on the correct financial operation the prompt adjustment. In the face of imperfect laws and regulations, only by better training relevant financial management talents and making special optimization schemes for the internal structure of the intelligent management system, can enterprises better promote the correct decision-making in the operation of assets.

## **2.3 The Improvement of Data Processing Ability can Improve the Efficiency of Financial Management**

The financial management intelligent system makes accurate forecast and accurate choice to the massive data which provides, then provides the important data safeguard for the financial decision-making. This semi-structured data system, which is generated automatically according to the input instructions of relevant financial personnel, is not limited to time and space, and allows managers to view various financial reports in real time. This kind of effective improvement of multi-financial data processing ability can enable financial staff to devote more time and energy to high-quality information analysis work and avoid a lot of time spent in basic accounting work. To a certain extent, the development of the network and the progress of technology also promote the significant transformation of financial work from the content to the participation in enterprise decision-making, improve the degree of trust and adhesion between financial personnel and enterprises, and increase the communication ability between enterprises and individuals. Improve the efficiency of financial management.

## **2.4 Regional Block Sharing Technology Promotes Sound Operation of Capital Market**

Traditional enterprises in financial management often take financial data confidentiality is not open, that is a kind of capital protection for enterprises. In fact, if can use financial management of intelligent technology, share resources of regional block, can not only guarantee the enterprise data real and effective and has not been tampered with at will, but also help individual investors and capital market to better understand the enterprise financial operation condition, effective communication and understanding of the financial information at the same time, can in time for the possibility of risk prevention and control. At the same time, the enterprise's interest chain can also be effectively viewed in the region, and the enterprise's performance and business performance can be fully and independently displayed in the capital market, which ensures the permanent and non-modifiable financial data and satisfies the difficulties encountered by the regulatory authorities and the audit industry in the implementation of enterprise supervision.

## **2.5 Intelligent Financial Management is an Important Way to Adapt to the form of Financial Work**

The emergence and development of intelligent financial management technology is the crystallization of human wisdom, which can also be said to be a kind of "imitation" of human beings. However, imitation and practice are essentially different, but they complement each other. Therefore, the future intelligent financial management system and financial management personnel need to develop and progress together. Financial management personnel can effectively extract valuable information accumulated in daily work from the intelligent database, analyze the causes and

influences of enterprises' economic expenditures and benefits in various directions, realize reasonable control of enterprise costs, and propose strategic decisions for the development of enterprises [4]. The increase of enterprise technology effectively promotes the rapid development of the economy, promotes the active transformation of industrial workers into service-oriented workers, optimizes the financial management personnel, and also ADAPTS to the development situation of financial work.

## 2.6 Intelligent Financial Management Meets the Requirements of "Cloud Era"

General enterprise financial information system contains ERP and other related management content, reduces the traditional large number of technical personnel for maintenance in the arrangement and deployment, and reduces the enterprise in the process of information system components in the operation and maintenance of capital investment, reduce the cloud service in the upgrade of a lot of time. The gradual expansion of the social chain region provides more service support for the financial work of enterprises, and provides a good guarantee for enterprises to establish a high-value financial management team. It is also one of the important contents for enterprises to adapt to the "cloud era" of data. The following figure is the process architecture diagram of ERP system



Fig 1. Flow chart of ERP system

## 3. The Dual Impact of Intelligent Financial Management on the Development of Enterprises

The development of intelligence is like a double-edged sword for the development of enterprises. On the one hand, the popularization of intelligent financial management enables enterprises to have higher efficiency in financial management efficiency and enterprise decision-making, greatly optimizing the ratio of human resources in enterprises. At the same time, the module of data information records and data collection and analysis, in the enterprise is more and more indispensable in the meantime, will completely replace the human, the proportion in financial or even completely will give priority to with people in the enterprise out of, this is less, the role of monetary measure of financial virtually hidden a financial professional crisis.

Enterprise financial data, on the other hand, the intelligent, relying on the financial software usually present, mostly through the electronic form for storage and transmission, although improved the work efficiency, also has the simple operation method, is not limited by time space view and inspection at any time, but also has certain security hidden danger, because of the financial system vulnerability is easy to cause system paralysis, and even business secrets leaked. In the rapid development of intelligent financial management, we also need to face up to its dual impact on the

development of enterprises, and timely play its positive role in bringing better development opportunities for enterprises.

#### **4. The Conclusion**

Finance the development of the intelligent system is to simplify the complex financial accounting work in an effective way, but under the influence of big data, the development of the enterprise also began gradually to transform and change, and intelligent financial management also has the very big development space in application, which requires financial personnel on the system analysis of flexible links and apply, actively involved in the financial management of intelligent change, take the initiative to meet the challenges in the change, seize the opportunity, can in a rapidly changing market economy realize their life values, and intelligence to make due contribution for the enterprise development together.

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