

Research on Accounting and Financial Processing Problems Based on Internet Finance

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Abstract. With the rapid development of the current domestic science and technology, the introduction of modern Internet technology into the financial work field of enterprises, Internet technology and enterprise operation, Internet financial enterprises need to pay special attention to accounting problems and financial processing problems in the operation of Internet financial enterprises, this paper conducts in-depth research and analysis on the accounting problems of Internet finance, understands several deficiencies in actual operation, and puts forward a series of suggestions for improving response.

Keywords: Internet finance; Accounting; Financial processing.

1. Introduction

Although the current rapid development of domestic Internet information technology, the traditional trade methods have also undergone many changes, offline through the barter method, into the online trading mode, but also makes the accounting environment also produce many changes, accounting accounting from the past physical form to the virtual form of electronic information, and with the change of business environment, enterprises have unreasonable problems. Therefore, the Chinese government has done a good job in rectifying the chaos of Internet finance in an all-round way, can innovate accounting laws and regulations, strengthen financial control, and enable the Internet financial industry to continue to develop healthily.

2. The impact of Internet finance on the accounting of enterprises

Now the organization of financial and accounting accounting is to highlight the company's internal capital situation and operating business revenue and expenditure, through measurement, the use of monetary methods as the main body, it will cause financial accounting work, the choice of accounting methods, resulting in many changes.

2.1 The impact of accounting standards

Internet financial business accounting personnel in the modern system to account for various business income information, there are also traditional accounting standards, including financial business accounting rules and regulations, in the field of accounting, there are professional regulations, in the current domestic Internet finance development environment, traditional accounting standards, will also encounter new challenges, new standards and norms to make reasonable adjustments, in order to be able to further improve the quality of accounting work, reduce the risk of accounting, Necessary amendments to existing accounting principles should be made, and in order to effectively improve the accounting law, the focus should be on establishing an accounting legal system. The financial department should also formulate accounting standards and corresponding laws and regulations in accordance with national policies and regulations. For the imperfections of laws and regulations, it is necessary to further strengthen the monitoring of law enforcement units, scientifically implement the new financial accounting standards, and strengthen the strict punishment of those enterprises that violate financial laws and regulations.

2.2 The influence of accounting methods

Internet finance to the existing financial accounting to bring more impact, most of them are the use of measurement methods, accounting means change, enterprises in the financial accounting period, need to analyze the data, the use of calculation methods to reflect the current financial business operations, capital flow status, but also can make the company's internal capital flow information become more transparent. Under the background of the development of Internet technology, e-commerce, suppliers and consumers can carry out transactions online, and transaction information flows rapidly, and information can only be formed at the first time, and can be fed back to the e-commerce operation platform. So that all parties can control the information, change the past accounting objects, and the situation of being independent of the business, it can also further realize the interconnection and interoperability of the financial and accounting project operations. In fact, the statistics of data, the company's business operations, financial data information and real-time data can form interactive accounting methods, but also become more diversified and richer, can be through the past currency measurement methods, to carry out financial and accounting accounting, but also combined with the information obtained from e-commerce exchanges, accounting.

3. The analysis of enterprise accounting and financial treatment under the conditions of Internet finance

3.1 Analysis of the problems faced by enterprise accounting under the conditions of Internet finance

3.1.1 Laws and regulations are not perfect and sound

Internet information technology to promote the development of domestic e-commerce enterprises, online shopping has become a new trend of development, but also in the rising trend, the domestic law for Internet finance is not very complete, this is the current need to focus on solving the problem.

3.1.2 Lack of talent

The development time of the domestic Internet industry is not long, there is still a lack of high-end Internet-type accounting talents, most of the domestic accounting talents are traditional, in the Internet, the lack of a complete knowledge structure, there will also be a lack of domestic Internet form talents, affecting the development of the domestic Internet financial industry.

3.2 Analysis of problems in the financial treatment of enterprises under the conditions of Internet finance

3.2.1 Lack of a complete financial system

In the development of the information intelligent era in recent years, the domestic Internet financial industry has entered the fast lane of development, but many enterprises have not established a complete financial system, then there will be a lack of scientific constraints on financial personnel, the lack of effective management rules and regulations for personnel, and will also cause a surge in risks at the enterprise level. Enterprises lack complete financial rules and regulations, generate more false transactions, and do fake problems are also a surge in the company's operational risks, and if the company's tax information is leaked, it will bring irreparable economic losses.

3.2.2 Insufficient risk monitoring

At present, the domestic Internet finance industry is in a stage of rapid development, cannot be ignored, the Internet environment plays a major supporting role in the company's investment, but Internet finance also has more operational risks, and the risk will affect other businesses operated by enterprises. If these risks cannot be effectively controlled, there will be more economic losses for enterprises, which will also bring more adverse impacts, as well as risks brought about by external government policy changes and financial business operations. In the modern operation of enterprises,

it is necessary to deal with risks in a timely manner, eliminate risks, strengthen risk monitoring, risk management and control, and promote the steady development of domestic Internet finance.

3.2.3 The level of financial information technology is low

In recent years, with the rapid development of domestic science and technology, domestic Internet financial enterprises have also ushered in greater new opportunities for development. Internet technology to financial work to bring more convenience, can reduce the financial workload, but also will drive the transformation and upgrading of financial work, but at present many Internet financial enterprises financial information technology level is not high, enterprises in the business to invest more capital talent technology, but in the field of financial work, but did not invest more information technology, resulting in financial information development speed is relatively slow, the level of information is not high, the need to strengthen the future Internet financial enterprises in the financial information in the capital investment, It can also promote the transformation and development of financial work.

4. Deal with the coping strategies for solving the accounting and financial problems of enterprises under the conditions of Internet finance

4.1 Deal with and solve the problem of accounting of Internet financial enterprises

4.1.1 Enhance process control and management

Under the environment of the great development of the domestic Internet financial industry, enterprises should have in-depth optimization of the internal financial management workflow, enter more effective data information within the financial information system, and at the same time ensure the security of the information of the financial data system, effectively control the financial work, then it is necessary to optimize and improve the financial process, straighten out the work of each personnel, and give different financial personnel the responsibilities and authority, but also make the financial accounting work distribution reasonable and appropriate, to ensure the security of revenue information, To avoid data being used by unscrupulous personnel, it is necessary to give some personnel the right to access the data, so that the value behind the financial data can be deeply excavated, the data can be effectively entered, the accounting work can be carried out in an orderly manner, and the quality and safety of the accounting work can be improved.

Enterprises establish a complete set of accounting flow, the process can cover all aspects of financial work, to ensure that the internal data of the system is not missing loopholes. Due to the characteristics of the intelligent development of Internet financial accounting, enterprises need to pay special attention to the security control of financial and accounting data information, to implement the separation of incompatible positions within the enterprise, to establish and improve the business monitoring and operation platform, to avoid the leakage of key core information, the work of accounting database management and technical personnel should be clear, and it can also realize the convergence of all parties' work, optimize and improve the accounting process, ensure that the quality of accounting work meets the standards, and require the ability to gradually simplify the accounting workflow and compress manpower and material resources. It can help improve the quality level of financial and accounting work.

4.1.2 Strengthen information management

Combined with the current Internet financial accounting there are a number of information problems, to further enhance the intensity of information security control, in the operating system to set up a series of security protection measures, in the system to set up passwords, as well as the establishment of firewalls, the use of antivirus software to shield the outside virus, to protect the internal core of the enterprise confidential information, while backing up data, to avoid the system is attacked, the system crash and the loss of a large amount of data, the enterprise's internal core network

and the Internet disconnected, Avoid outside criminals from attacking the network, stealing a large amount of confidential trade information, and denying irrelevant personnel to access the data at will.

4.1.3 Establish complete laws and regulations

In recent years, the rapid development of domestic Internet companies, but the establishment of a financial and accounting system is not complete, to some lawbreakers to bring more threats, government agencies must be combined with the current domestic Internet development to formulate a complete Internet laws and regulations. Let more Internet companies have the necessary legal basis in modern operations, and the company can have a better legal environment in the management of finance and accounting, and can also promote the stable development of Internet companies.

4.2 Strategies to solve the problem of enterprise financial treatment under the conditions of Internet finance

4.2.1 Optimize and improve financial management rules and regulations

In order to make the company's internal financial work progress steadily, it is necessary to formulate a complete financial system and give personnel the necessary guidance and constraints. The company should carry out industrial development according to the current Internet, organize the construction of the internal control system according to its own development status, and optimize and improve innovation, and the work responsibilities and obligations of different departments can be clearly divided, so that all departments can effectively coordinate and cooperate with financial work and make financial work Can be implemented efficiently. Under the application of big data technology, it will also enable the internal financial data of the enterprise to be displayed to the business decision-makers, and the public can use the advantages of Internet technology to update all the financial data information of the enterprise in real time, and provide more accurate financial data support for the enterprise management and provide more convenient conditions.

4.2.2 Strengthen risk management and control

Combined with the current domestic Internet financial risks, the company should strengthen the monitoring and handling of risks, establish an early warning system, do a good job in risk control, establish an early warning system, and also include risk feedback, risk handling and so on. Enterprises flexibly use a variety of quantitative analysis methods, improve the accuracy of data analysis, reduce corporate financial risks, Internet financial companies and vigorously introduce the strength of third-party enterprises, such as the professional advantages of audit firms, will be significantly exerted, the company to carry out audits, to ensure that the audit process is more real and authoritative, stronger independence, can make enterprises risk management and control within a certain range.

4.2.3 Absorb high-end financial work talents

For the current Internet finance companies, it is necessary to recruit some technical talents who are proficient in financial and accounting knowledge and understand Internet knowledge, and enterprises need to recruit talents with compound knowledge structures. The company invests funds to attract more outstanding personnel to join the company, improve the threshold for the recruitment of financial work talents, to ensure that it can recruit financial work talents suitable for the development of enterprise operations, these talents in the recruitment of after the recruitment, but also according to the company's internal operating conditions, organize the training of financial management professionals and professional ability And in the school set up Internet finance major, the cultivation of professional composite financial work personnel, related enterprises can hire graduates to work, while financial personnel also have to continue to learn new knowledge during the work, mainly the work knowledge of enterprises, participate in social and technical exchange forums, learn some advanced enterprise work methods.

5. Conclusion

In the context of the rapid development of the Internet financial industry, enterprises will still have a series of financial work problems, the establishment of accounting processes, the establishment of a complete system of systems, strengthen the risk supervision, can accelerate the construction of a modern financial system, to ensure that the internal funds of enterprises are more secure, in order to make the operation of Internet financial enterprises can achieve steady progress. Enterprises with the help of modern information equipment for real-time accounting, improve the professional ability of financial personnel, during the financial accounting period, to ensure that the business and financial data are consistent, so as to ensure the safety of funds, in order to promote the development of the Internet financial industry, to achieve sustainable development of modern enterprise operations.

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