

Optimization of Enterprise Financial Management under the Background of Artificial Intelligence

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Abstract: This paper explores the deep impact of artificial intelligence (AI) on optimizing enterprise financial management. By examining the current application situation, challenges, and solutions of AI in financial management, along with its future development trends, it seeks to offer theoretical and practical references for enterprises to improve their financial management abilities in the AI era. By combining literature review, case analysis, and empirical research, it is discovered that AI can greatly enhance the efficiency, accuracy, and decision - making quality in financial management. But enterprises are also confronted with challenges like data security, talent shortages, and system integration. To tackle these problems, enterprises need to come up with scientific strategies, enhance talent cultivation, and push forward technological innovation.

Keywords: AI; Enterprise finance management; Optimization; Big data

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1. Introduction

1.1. Research Background

In recent years, digital technology has developed rapidly. Artificial intelligence has made its way into various economic fields, triggering revolutionary changes. In the area of enterprise financial management, AI technology like machine learning, deep learning, and natural language processing is being used more and more. This is fundamentally transforming the traditional financial management model.

The traditional financial management model mostly depends on manual work. Its features include low efficiency, high error rates, and the absence of real - time data analysis. In contrast, financial management systems with AI capabilities can automate repetitive tasks. They can analyze large amounts of financial data in real - time.

Also, they provide accurate financial forecasts and decision - making support. This enables enterprises to respond to market changes quickly.

1.2. Research Significance

From a theory standpoint, this study makes the research on combining AI and financial management richer, offering new thoughts and methods for financial management theory to develop. From a practical standpoint, it aids enterprises in gaining a better understanding of the value and challenges tied to applying AI in financial management. This understanding guides them to create scientific and reasonable financial management strategies, boost financial management efficiency, cut costs, and strengthen their market competitiveness.

2. The Application of AI in Enterprise Financial Management

2.1. Automation of Financial Accounting

One of the key uses of AI in financial management is automating financial accounting. Accounting software with AI capabilities can automatically gather, categorize, and log financial transactions. For instance, OCR technology can scan and recognize financial documents like invoices and receipts. It automatically extracts important information such as invoice numbers, amounts, and transaction dates. Then, it generates accounting entries.

This not only boosts the efficiency of accounting work significantly but also cuts down on the chance of hu

man errors. A well - known consulting firm conducted a survey. It shows that enterprises adopting AI - based accounting systems can cut the time for accounting tasks by 30% - 50%. Moreover, they can also lower the error rate by over 80%.

2.2. Risk Management and Early Warning

AI technology can be very important in enterprise risk management. By analyzing lots of internal and external data, like financial statements, market trends, and industry reports, machine - learning algorithms can create risk prediction models. These models are able to spot potential financial risks ahead of time, like liquidity risks, credit risks, and market risks, and send early warnings to enterprises.

For instance, some banks utilize risk management systems based on AI to assess the creditworthiness of borrowers. The system can analyze different data of borrowers, like credit records, income levels, and debt - to - asset ratios. In this way, it can precisely predict the likelihood of borrowers defaulting. This helps banks make more reasonable lending decisions.

2.3. Financial Decision - Making Support

In the financial decision - making process, AI can offer strong support to enterprises. By means of data mining and analysis, AI is able to find out hidden patterns and relationships within financial data, thus providing decision - makers with valuable insights. For instance, in making investment decisions, AI - based investment analysis tools can examine a vast amount of market data, such as stock prices, interest rates, and economic indicators. Then these tools can assess the possible returns and risks of various investment projects.

Moreover, AI can simulate different market scenarios. It helps decision - makers understand possible consequences of different options. This way, they can make more scientific and rational decisions.

3. Challenges Facing the Application of AI in Enterprise Financial Management

3.1. Data Security and Privacy Concerns

As AI is widely used in financial management, a great deal of financial data is gathered, stored, and handled. The security and privacy of these data have turned into a major concern. Once data gets leaked or tampered with, it could lead to massive financial losses for enterprises and harm their reputation.

For instance, in some data security incidents, hackers exploited loopholes in the enterprise's information system to steal customer financial information, which led to customers suffering property losses. To tackle this problem, enterprises should enhance data security management, upgrade information security technology, and set up strict data access control mechanisms.

3.2. Talent Shortages

Using AI in financial management calls for a great number of interdisciplinary talents who are skilled in both financial management and AI technology. But, at present, the market has a serious lack of such talents. Most financial managers know traditional financial management knowledge well but lack the understanding and application ability of AI technology.

On the other hand, some AI professionals, despite having strong technical skills, lack financial management knowledge. This shortage of talent has limited the deep - seated application of AI in financial management.

3.3. System Integration Difficulties

Enterprises often have various existing financial management systems. When introducing AI - based financial management systems, system integration issues may arise. Different systems might have varying data formats, interfaces, and operating mechanisms, which makes seamless integration hard to achieve.

For instance, the original accounting system and budget management system of an enterprise might be incompatible with the newly - introduced AI - based financial analysis system. This leads to data silos and impacts t

the overall effectiveness of the financial management system.

4. Countermeasures for the Application of AI in Enterprise Financial Management

4.1. Strengthen Data Security Management

Enterprises need to set up a full data security management system. This involves creating strict data security rules, enhancing employee training on data security awareness, and carrying out regular data security checks. In technological aspects, enterprises ought to embrace advanced encryption, intrusion detection, and data backup and recovery techniques to guarantee the security and completeness of financial data.

For instance, employing blockchain technology to encrypt and store financial data can efficiently stop data tampering and leakage. Meanwhile, enterprises ought to collaborate with professional data security service providers to gain more specialized data security protection.

4.2. Cultivate Interdisciplinary Talents

To address the issue of talent shortages, enterprises can adopt a series of measures. First off, they can collaborate with universities and research institutions to launch talent development programs, working together to train interdisciplinary talents that align with the enterprise's requirements. Second, enterprises can enhance internal employee training. They can offer relevant training courses on AI technology to AI professionals and on financial management to financial managers separately, thereby improving their overall capabilities.

Moreover, enterprises can bring in excellent interdisciplinary talents from the market by offering high salaries and good career development chances.

4.3. Promote System Integration

When introducing AI - based financial management systems, enterprises should carry out comprehensive planning and design beforehand. First of all, they need to make a detailed inventory of the existing financial management systems, and understand their functions, data structures and interfaces. Next, in line with the overall goals of financial management, pick appropriate AI - based financial management systems and draw up scientific plans for system integration.

During the integration process, enterprises can utilize middleware technology to enable data exchange and sharing among different systems, and gradually achieve seamless integration of the entire financial management system.

5. Case Analysis

5.1. Case Introduction

Company A is a large - scale manufacturer with business activities spanning the globe. In the past, the company's financial management faced many problems. Its business was complex, and it had a large amount of financial data. The efficiency was low. Financial reports were inaccurate. It couldn't provide decision - making support in time.

To address these issues, Company A brought in a financial management system based on AI. This system combines various functions like accounting automation, risk management, and support for financial decision - making.

5.2. Implementation Process

First, Company A conducted a thorough data cleaning and integration effort. It standardized the format and structure of financial data to ensure the AI - based financial management system could operate smoothly. Next, the company offered professional training to financial managers and IT staff. The aim was to help them grasp the operation and maintenance of the new system.

During the implementation, the company also set up a special project team. This team monitored and eval

uated the system's implementation effect in real - time. Adjustments were made promptly based on the actual situation.

5.3. Implementation Effect

After the AI - based financial management system was put into use, Company A saw a significant improvement in its financial management efficiency. The time for monthly financial closing has been cut down from 10 working days to 3 working days, and the accuracy of financial reports has risen from 90% to 98%.

Moreover, by means of the system's risk management and early - warning function, the company has managed to steer clear of several potential financial risks. More crucially, the system's financial decision - making support function has assisted the company in making more scientific investment and financing decisions, thus generating substantial economic benefits.

6. Future Trends of AI in Enterprise Financial Management

6.1. Deeper Integration with Big Data and Cloud Computing

In the future, AI will be more deeply integrated with big data and cloud computing. Big data offers a rich data source for AI algorithms, allowing AI to analyze and mine information that is more comprehensive and in - depth. Cloud computing offers a robust computing platform for AI. It cuts down on the cost of enterprise computing resources. Also, it enhances the flexibility and scalability of AI applications.

For instance, enterprises are able to utilize cloud - based big data platforms for real - time collection, storage, and analysis of financial data. Then, AI algorithms can be employed to handle and analyze such data, thus offering more precise and prompt financial management services.

6.2. Expansion of Application Scenarios

As AI technology keeps developing continuously, its application scenarios in enterprise financial management will keep expanding. Apart from the existing fields like accounting, risk management, and decision - making support, AI might also be applied to areas such as tax planning, cost control, and financial fraud detection.

For instance, tax planning tools based on AI can analyze the tax policies of various regions and industries in real time. In this way, they can help enterprises optimize their tax structures and cut down on tax burdens.

6.3. Improvement of Human - Machine Collaboration

In the future, the relationship between humans and machines in enterprise financial management will change from simple replacement to deep cooperation. AI will take over more repetitive and rule - based tasks. Financial managers, on the other hand, will concentrate on creative and strategic work. This includes formulating financial management strategies, communicating with stakeholders, and assessing the overall performance of the enterprise.

Through effective human - machine collaboration, enterprises can fully utilize the strengths of both humans and machines, and further enhance the efficiency and quality of financial management.

7. Conclusion

All in all, the progress of AI technology has supplied new opportunities and challenges for enterprise financial management. Through applying AI technology, enterprises are able to make financial accounting automatic, enhance risk management, and offer more scientific decision - making support, greatly boosting the efficiency and quality of financial management.

However, enterprises also need to tackle challenges like data security, talent shortages, and system integration. To handle these issues, enterprises ought to reinforce data security management, nurture interdisciplinary talents, and advance system integration.

Looking ahead, as AI, big data, and cloud computing technologies keep developing, AI will be more deeply

merged into enterprise financial management. This will expand application scenarios and enhance the level of human - machine collaboration. Enterprises should stay on top of technological development trends and actively explore how AI can be applied in financial management. They need to keep optimizing financial management processes to boost their market competitiveness.

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