

Research of the Countermeasures of Optimizing Financial Accounting Risk Management in Enterprises

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Abstract: Risk management plays an important role in enterprise financial management. Enterprises must optimize financial accounting risk management. Through the financial risk optimization management, it can effectively prevent and control the enterprise management risk, gain more development advantages for the enterprise, and realize the sustainable development of the enterprise. This paper first expounds the importance of optimizing enterprise financial accounting risk management, then analyzes the current situation of enterprise financial accounting risk management and its existing problems, and then analyzes the reasons for the existing problems in optimizing enterprise financial accounting risk management. Finally, the paper tries to explore the enterprise to optimize the financial accounting risk management countermeasures.

1. Introduction

There are many documents about enterprise financial risk management and its optimization In recent years. Lili Chen (2017) pointed out that improving the level of financial risk management can promote the sustainable development of enterprises. In the actual operation of an enterprise, the work of financial risk management needs to deal with the risks in a timely manner, to do a good job in risk prediction, risk assessment and risk measurement, and to strengthen the correct understanding of the work of risk management among accountants and improve the risk management system. Zhang Hong (2018) pointed out that optimizing the financial accounting risk management is the work content that the enterprise must carry on; the risk management is helpful to raise the financial accountant' risk consciousness, helps to perfect the risk assessment and evaluation mechanism. It is helpful to measure the size of risk and to put forward the strategy of risk response. Huiguang Li (2018) pointed out that the requirements of financial management of enterprises in the new period have also been raised accordingly. Enterprises need to do a good job in daily financial management, and also need to strengthen financial risk management and improve financial risk control strategies, in order to obtain the advantages of enterprise management and development. The existing literature has important reference significance for this paper to study the optimization of enterprise financial accounting risk management.

2. The importance of optimizing the risk management of financial accounting in enterprises

Enterprise financial risk management is to identify, measure, analyze and evaluate all kinds of risks existing in its financial management process, and to take timely and effective measures to prevent and control them, and to deal with them with economic, reasonable and feasible methods, in order to ensure the safe and normal development of financial activities, to ensure that the economic interests of enterprises from loss of the management process. Financial risk management is composed of risk identification, risk measurement and risk control, the core of which is the measurement of risk. The goal of financial risk management is to reduce financial risk and reduce risk loss. And this process, has cannot ignore the legal significance. Through the financial and accounting risk management of enterprises, the risks that can be predicted before the development of each business are controlled so as to avoid the risks, thereby reducing or avoiding the losses caused by the risks.

3. The current situation of enterprise financial accounting risk management and its existing problems

There are some problems in enterprise financial accounting risk management, such as weak consciousness of financial accounting risk management, imperfect financial risk management system, backward risk management means and so on.

3.1 Awareness of financial accounting risk management is weak

In recent years, many enterprises have neglected to manage the financial risk, the main reason is that the financial risk is random and transient, and it is often difficult to deal with it immediately when the risk occurs. Enterprises should evaluate the potential risks regularly, guard against common financial and accounting risks, and improve their ability to deal with them, which is precisely what most enterprises have not done at present.

3.2 Financial risk management system is imperfect

The financial accounting risk management problem is not attached importance to by the enterprise leaders, so the imperfect organizational system is also an important problem in the current risk management, but the enterprises who come to the risk are unaware of it, but can only struggle to deal with it when they find it. It is too late to make up for it in the end. Finally, the economic loss caused by the enterprise is inestimable, and each department shirks the responsibility among each other, which leads to the low efficiency of the work of the enterprise.

3.3 Risk management means is backward

The rapid changes in the market lead to constant changes in the risks faced by enterprises, so it is also necessary to change the measures to deal with the risks in a timely manner. However, due to the lack of enterprise risk management system, the lack of management awareness, in the process of risk management cannot be integrated, only rely on some simple risk control means for risk control. The risk response method does not match with the risk existing in the main business, which leads to the low risk compression ability of the enterprise.

4. The reasons for the problems in optimizing the risk management of financial accounting in enterprises

Due to the continuous change of market and diversification of financial risks, enterprises lack systematic planning for financial accounting risk management and cannot effectively carry out financial accounting risk prevention and control.

4.1 The environment in which businesses are constantly changing

With the continuous change of the enterprise's operating environment, the means of financial risk management cannot be fixed. However, due to the lack of awareness of financial risk management in some enterprises, a sound financial risk management system has not yet been established. It is difficult to have a clear understanding of the financial risk management, and it is impossible to determine the clear objectives of the financial risk management.

4.2 Systematic planning for financial accounting risk management in enterprises is lack

Due to the lack of a systematic plan for financial risk management, enterprises cannot achieve integrated management, system management, only by virtue of experience and some simple risk control means to regulate and control, risk control means lag behind, unable to adapt to the current situation, so when the risk occurs, it will not be able to play its due energy efficiency, resulting in the risk resistance of enterprises is not high.

4.3 The enterprise is not clear about the punishment of financial and accounting awards.

At present, the punishment of financial accounting fraud in our country is relatively light, the deterrence is insufficient, and the laws and regulations cannot really give full play to its warning

function, which is one of the reasons for the frequent occurrence of financial accounting risks.

5. Countermeasures of optimizing financial accounting risk management in enterprises

Enterprises need to improve the quality of financial accounting personnel in an all-round way, to provide talent support for financial accounting risk management, to improve enterprise risk management awareness, to improve the organization of financial risk management; to improve the financial risk control system of enterprises to ensure the smooth progress of financial accounting; to set up the responsibility system within the enterprise by the post; to establish a clearly punished reward and punishment mechanism to create a harmonious financial and accounting atmosphere.

5.1 To improve the quality of financial accounting personnel in an all-round way and to provide talents support for financial accounting risk management

The comprehensive quality of financial accounting has a great influence on enterprise financial accounting risk management. The faster the development of enterprises, the larger the scale, the more strict is the management of financial and accounting personnel. However, enterprise financial accountants not only need excellent professional ability, but also more importantly, their moral qualities, only at the same time have a higher professional ability and moral quality can be helpful to the management of financial accounting risk. Therefore, enterprises must attach importance to the improvement of the comprehensive literacy of financial accountants, provide various forms of training for financial accountants, and increase training efforts to improve the overall quality of the entire financial accounting team. So as to ensure the efficiency and quality of financial and accounting personnel; improve the sense of morality and responsibility of financial accountants, avoid moral hazard in enterprise financial risk.

5.2 To improve the risk management consciousness of enterprises and perfect the organization of financial risk management

The management of the enterprise is aware of the importance of the financial risk control, can create the material environment for the establishment of the risk mechanism, and can spread the concept of risk management within the enterprise, to let the financial accountant feel the enterprise pays attention to the risk management. Keep vigilant at any time, strengthen the risk evaluation index, it is helpful to make the response in time when the risk occurs. Therefore, in order to control the financial risk well, the enterprise management should improve the awareness of risk management, understand the significance of risk management, formulate targeted management countermeasures within the enterprise, establish a risk assessment mechanism, and improve the organization of financial management, establish a safe financial management department for the enterprise to avoid the financial risk caused by the difficult business problems.

5.3 To perfect the financial risk control system of enterprises to ensure the smooth progress of financial accounting

In order to carry out the risk control effectively, it is necessary to establish the risk control system within the enterprise, which includes the risk assessment mechanism, the risk management mechanism, the risk early warning mechanism and the risk management mechanism. Strive to enable risk to be supported by evidence from the initial embryonic stage to the final stage of risk management, and to establish a certain risk monitoring mechanism for real-time monitoring of risk indicators, and to implement risk control into practice through the implementation of the system, Attach importance to the practical work, truly improve the level of financial risk management of enterprises.

5.4 The internal responsibility system of the enterprise shall be responsible for the implementation of the responsibility system

The enterprise should carry out the system of defining responsibility by the post, and the problems can be investigated in time. Only by clarifying their respective rights and responsibilities

in the process of financial risk management can enterprises improve their sense of responsibility for their work, especially the awareness of risk management of the financial staff of the enterprise, and avoid the operation of non-compliance. At the same time, only by defining responsibility by post can we improve the efficiency of financial risk control and create a good financial management environment for enterprises.

5.5 To set up punishment reward and punishment mechanism, create harmonious finance and accounting atmosphere

The establishment of rewards and penalties mechanism can reduce the emergence of financial and accounting risks to a certain extent, based on the relevant laws and regulations, combined with the actual level of development of the enterprise and the professional skills and literacy of accounting personnel, We will formulate a mechanism of rewards and punishments that clearly recognize rewards and punishments, severely crack down on the behavior of using power for personal gain in enterprise financial accounting, and give certain material awards to accountants who have a solid job, high business ability and a high comprehensive quality, in order to avoid the enterprise financial accounting risk, improve the staff work efficiency and enthusiasm, create a good business atmosphere, improve the quality of enterprise financial accounting risk management. Therefore, we should deepen the existing accounting management mechanism, set up a scientific and reasonable system of rewards and punishment, severely punish the fraud of financial accounting, create a harmonious atmosphere of financial accounting, and provide a good working environment for financial accounting.

6. Conclusion

In a word, the sustainable and stable development of enterprises depends on enterprise financial accounting risk management. It is of great practical significance for enterprises to strengthen the optimization of financial accounting risk management. The enterprise financial management needs to keep pace with the times, improve the comprehensive quality of the financial personnel, raise the financial personnel's risk consciousness, study the financial risk, find the measures for the risk and optimize the financial risk, and can effectively prevent and control the financial risk, so as to solve the enterprise financial accounting risk management, constantly improve the quality of enterprise financial accounting risk management, thus conducive to the promotion of economic benefits of enterprises, to achieve the long-term healthy development of enterprises.

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