

An Analysis of the Application of Financial Investment Management in Enterprise Management

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Keywords: Investment management, Enterprise management

Abstract: With the continuous development of the financial industry, financial management has become the core management content in enterprise management. Efficient enterprise financial management can virtually improve enterprise management ability, business ability, management ability, etc., and is the necessary management content for enterprises to carry out sustainable development. However, in the operation and management of modern enterprises, due to the imperfect understanding of financial management, some problems have occurred, which have affected the operation and management of enterprises to varying degrees. According to the actual situation, most of the fund-raising methods of enterprises are bank credit and self-capital accumulation. It is an inevitable choice to enhance the autonomy of enterprises in the new period and build a scientific and reasonable fund system. This paper analyzes the application of financial investment management in enterprise management, and on the basis of understanding its significance, promotes the innovative application of financial investment management. Based on this, this paper analyzes the application of financial investment management in enterprise management in detail.

1. Introduction

Under the impetus of the times, in order to achieve long-term development goals, finance has become a development option that enterprises must face, and its investment and management level in finance often determine the upper limit of long-term business development of enterprises. At the same time, financial activities are inseparable from various business activities of enterprises themselves. The problems of credit, financing, insurance and settlement in business are all within the scope of finance, so the effectiveness of financial management directly affects the development of enterprises [1].

With the continuous development of global economic integration, the development of China's financial industry has also undergone earth-shaking changes. Financial resources and financial information are overwhelming. Enterprises should use these information resources for their own use and improve their management level through financial management. In the ever-changing financial market, the financial management mode should be innovated in time to realize the value of financial management in enterprise management and help enterprises take off. The financial investment management of enterprises is also called asset portfolio management, which mainly means that the investment company decides how to rationally allocate the assets it uses for investment, what kind of investment method to adopt, when to invest [2], how to manage the investment procedures, etc., and then obtains the corresponding market rate of return from the effective investment process, that is, profit. It is not difficult to see from practice that in the development process, enterprises can invest by expanding reproduction, or by buying creditor's rights and stocks. However, no matter what kind of investment method enterprises adopt, they must go through detailed and complete market investigation, analyze the advantages and disadvantages of various investment methods, and then choose effective investment methods according to their own development status and characteristics [3].

2. The Significance of Financial Investment Management in Enterprise Management

Since the socialist economic system was gradually established, the internal and external environment of enterprise management has undergone earth-shaking changes. Whether enterprises can adapt to the development trend of the times and optimize and adjust in time is directly related to the sustainable survival and development of enterprises. In business management, financial investment management occupies an important position. Reasonable and effective financial investment management can further optimize the internal financial structure of enterprises, increase profits, bring considerable returns and gradually increase the capital accumulation of enterprises. Financial management is not only the source of power to help enterprises survive and develop continuously, but also the foundation of enterprise development. This requires the leading cadres of enterprises to strengthen their own management ability, promote the perfection of enterprise system from a long-term perspective, and make reasonable and effective decisions based on reliable data. If the decision made by the leader is unreasonable and deviates from the actual situation and development goal of the enterprise, it will cause the enterprise to bear serious risks and bring immeasurable losses, and even a mistake in decision-making may cause the enterprise to be eliminated by the market. Financial management is a kind of management work, which aims to standardize the financial investment behavior of enterprises, meet the core interests of enterprises, and make the best decision. Only in this way can we create more considerable benefits for enterprises. In the financial management work, the professional quality of staff is a key factor, which determines whether the problems can be analyzed calmly, calmly and comprehensively, and then standardize the financial investment management behavior of enterprises and obtain high returns. When implementing the relevant management system, we should pay attention to the optimization of environment creation, such as appropriately increasing the investment in personnel training, helping enterprises to make the best investment decisions and implementation plans with the support of high-quality talents, and creating an environment conducive to the sustainable development of enterprises.

3. Disadvantages of Financial Investment Management in Enterprise Management

3.1 It is Difficult to Recover Funds

In business management, all businesses need financial support. If the funds are insufficient, the business operation will get into trouble and even be eliminated by fierce market competition. According to the current situation of business operation in the market, some enterprises have the problem of difficulty in recovering funds, which makes it impossible to fully grasp the business situation of enterprises in arrears. However, this problem is mostly due to the incomplete credit qualification and risk assessment of enterprises in the early stage, which leads to the fault of capital chain and brings serious economic losses to enterprises [4].

3.2 Insufficient Bank Credit Support

At present, the financing form of enterprises is relatively simple, which mainly depends on bank loans. For bank loans, there are high requirements for enterprise credit and business conditions, while China's large state-owned enterprises and some small and medium-sized enterprises can meet the requirements, but for some small and medium-sized enterprises with unsatisfactory business conditions, it is difficult to raise funds through banks [5]. As well as small and medium-sized enterprises that meet the conditions of bank credit, because they pay more attention to bank loans as a form of financing, if the economic policy changes, enterprises will be implicated, so enterprises should be able to continuously broaden their channels in financing to improve their coping ability.

3.3 The Financing Structure of Enterprises is Unreasonable

Under the influence of the market economy system, the financing institutions of enterprises present different construction situations. In the actual operation process, the unreasonable financing structure will increase the risk of liquidity loan loss, which will pose a great threat to the enterprises

to obtain corresponding economic benefits through production and operation, and make them face the danger of bearing a large number of economic losses [6]. However, in some enterprises, the financial investment management combined with the development needs of enterprises and various external environmental influences optimizes the financing structure of enterprises, which leads to the backwardness of enterprises in financial investment management and weakens the role of financial investment management in enterprise management.

4. The Application Strategy of Financial Management in Enterprise Management

4.1 Reasonably Set Up the Financial Investment Management Department and Pay Attention to the Professionalism of Financial Investment Management

In the normal operation and management of enterprises, financial investment management must set up special departments to carry out all kinds of management work, and a special person should be responsible for the recovery of enterprise payment, so as to truly play the role of financial investment management, thus continuously improving the professionalism of financial investment management on the basis of effective management of funds by full-time departments. In the process of practice, it is necessary to effectively clarify the responsibilities of various departments, so that every staff member can clearly recognize their own responsibilities and obligations [7]. At the same time, a comprehensive analysis is made on the capital turnover rate and the ratio of assets to liabilities of the indebted units, so as to make a reasonable assessment of their credit risk, to work out a suitable analysis table, to find out the relevant reasons for their overdue debts, and finally to formulate a suitable method for recovering arrears.

4.2 Continuously Improve the Standardization of Enterprise Budgeting

Budget management is one of the important components in enterprise financial investment management. Through quantitative control and management of funds, the key problems in enterprise management can be managed and controlled in a unified way. Comprehensive budget management is one of the important management methods for the effective development of enterprise production and operation activities, which is to make rational use of budget, assess, distribute and control financial and non-financial resources, etc. Therefore, in the process of practice, enterprises must attach great importance to budget management, constantly improve the standardization of budget preparation, and intensify the investigation in the early stage of budget preparation, so as to fully demonstrate the principle of fairness and impartiality in budget preparation. At the same time, only by paying attention to the refinement of budget items and checking the performance timely and accurately can we give full play to the guiding role of budget preparation and continuously strengthen the budget binding force [8].

4.3 Pay Attention to the Informatization Construction of Financial Investment Management and Comprehensively Improve the Level of Financial Investment Management

Strengthening information construction is the core link in current financial investment management. In the current stage of continuous development of science and technology, enterprises should also make good use of relevant scientific and technological means to enrich and improve information technology. To promote the informatization construction of enterprise financial investment management, we should take centralized financial management as the benchmark, constantly improve relevant information systems, improve the efficiency and accuracy of financial data analysis, and realize effective communication of information within enterprises [9]. In addition, we should actively develop and produce relevant internal databases, realize the supervision and control of the whole process, realize the global management, and promote the sales of orders, so as to fundamentally enhance the level of financial investment management and the benefits of enterprise management. China's enterprise financial investment management plays a key role in the continuous construction of the current market economy system and enterprise development system, and is also of great significance in improving the limitations of the enterprise's ideological

understanding. In the process of practice, some problems will inevitably arise. Therefore, in the work, we should also dare to face the existing problems, find out the fundamental causes of the problems in enterprise financial investment management, fully combine the development of enterprises, and take corresponding solutions, so as to continuously exert the significant effects of enterprise financial investment management in enterprise construction, promote the healthy development of enterprises, enhance the core competitiveness of enterprises, and make the construction of enterprises take on a brand-new attitude.

4.4 Pay Attention to Enterprise Credit Evaluation and Continuously Expand Financing Channels

Before the transaction starts, the enterprise should have a comprehensive understanding of the business situation of the partner. After confirming that the product quality is qualified and the capital operation is normal, the enterprise credit should be evaluated reasonably, so as to effectively reduce the enterprise's capital risk, thus ensuring the enterprise's capital security and avoiding the loss of payment. At the same time, paying attention to the continuous expansion of financing channels, through listing financing, enterprises can concentrate their investment on high-tech projects, thus promoting rapid transformation. In addition, financing channels can be expanded through indirect financing, introduction of financial supporting services, etc., which ultimately promotes the continuous innovation of enterprise financial investment management [10].

Enterprise financial investment management, whether the management mode is reasonable or not, directly affects the quality of financial investment management. In view of this, we can skillfully use modern information technology and set up ERP system to support the development of financial investment management and promote the optimal allocation of various resources. With the implementation of ERP, the standardized operation process is given, and the leading cadres of enterprises can fully grasp the sales situation of enterprises' products and consumers' feedback, and on this basis, make in-depth analysis and improvement. On the basis of the application of ERP system in modern enterprise management, equipped with special overseas managers can break through the time and space constraints, remotely control the operation of enterprises, and realize the information sharing. Only when information is exchanged and shared in time can it provide enterprises with correct information for investment decision. For example, abandon the traditional enterprise accounting management method, based on ERP financial management method, give full play to the advantages of modern technology, share resources, minimize the adverse effects of human factors, and ensure the final financial investment management effect. Choose refined management software, promote the software to be updated and improved regularly, and facilitate the informatization development of enterprise management.

5. Conclusions

To sum up, financial investment management is an important part of enterprise management, which helps to integrate enterprise resources, clarify the development direction of enterprises, make the best investment decisions, facilitate the optimal allocation of funds, and support the sustainable development of enterprises. Therefore, we should deeply analyze the existing drawbacks of financial investment management, solve relevant problems in a targeted manner, and improve and optimize financial investment management from all aspects to make it play an important role in enterprise management.

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