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Research on the integration and application of financial cloud in the process of enterprise digital transformation

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Abstract This paper discusses in depth the operation process of the financial cloud platform, including the three parts of cloud collection, cloud processing, and cloud products, and describes its business design process. Combined with the financial data of Enterprise A from 2020 to 2024, it studies the effect of financial cloud platform on the integration and application of enterprise financial performance, management level and business sharing efficiency. And through a questionnaire survey, several employees and executives from various departments of Enterprise A were selected to analyze the impact of the financial cloud platform on the digital transformation of the enterprise by using the Richter Scale. The financial cloud effectively improves the performance of financial indicators of Enterprise A. For example, the return on net assets in 2022~2024 increases by 2.06~6.6 compared with the industry average. From 2020~2024, the operating revenue and net profit of Enterprise A increase to 108.484 and 43.778 billion yuan, respectively. With the implementation of the financial cloud platform, the basic business staff of Enterprise A shrinks to 49 people, the business cost decreases to 324 million yuan, and the efficiency of business processing improves significantly. The overall recognition of the effectiveness of the enterprise's digital transformation under the financial cloud platform by the investigators of Enterprise A is 4.34 points, which indicates that the financial cloud platform has a facilitating effect on the enterprise's digital transformation.

Index Terms Finance Cloud, Digital Transformation, Richter Scale, Integrated Application, Financial Management

I. Introduction

As an important force in China's economic development, small and medium-sized enterprises (SMEs) play an indispensable role in promoting local economic growth and employment [1], [2]. However, with the rapid development of the digital economy, the traditional business model faces many difficulties and digital transformation is imminent [3]. As an emerging financial management model, the financial cloud platform provides a feasible path for the digital transformation of small and medium-sized enterprises (SMEs) with its advanced technical architecture and functional characteristics [4], [5].

Finance cloud is a cloud-based financial sharing model that integrates advanced technologies such as artificial intelligence, big data, mobile Internet, cloud computing, and Internet of Things, enabling users to obtain the required financial services anywhere, anytime, and through any device [6]. The financial shared services under the basic model aim to reduce costs and increase efficiency for business processing by creating standardized and regulated processes [7], [8]. And with the assistance of models and algorithms, the financial cloud platform can transform massive data from inside and outside the enterprise into the required information, analyze, process, and handle various information to serve the enterprise operation [9]-[11]. At the same time, financial reporting will go beyond the traditional accounting and supervisory functions and step into the field of big data technology to provide enterprises with refined data services in an intuitive visualization way [12]-[14]. In short, the financial cloud comprehensively supports the financial, strategic financial and operational units in making business decisions, giving powerful energy to enterprise informatization and giving full play to the value of data [15], [16].

This paper focuses on the integrated application of financial cloud in enterprise digital transformation, and discusses the core value, operation process and business design of financial cloud. By mining the financial information of enterprise A in 2020~2024, the impact of the financial cloud platform on the financial performance, financial management level and financial sharing effectiveness of the enterprise is analyzed. At the same time, a questionnaire on the effectiveness of enterprise digital transformation was designed, and the transformation effect of enterprise A under the financial cloud platform was evaluated from six dimensions: "financial data standardization", "integration of industry and finance", "capital management reform", "integration of industry and finance", "tax management" and "financial risk prevention and control".

II. Integration of financial cloud in enterprise digital transformation

Financial cloud [17], [18] is a management system that effectively integrates the enterprise financial shared management mode with cloud computing, mobile Internet, big data and other computer technologies, establishes a centralized and unified enterprise financial cloud center, realizes the merger of financial shared services, financial management, and fund management system, and completes the work of enterprise financial accounting and financial management. The emergence of the financial cloud has pushed the financial management model into the cloud era. The financial cloud utilizes cloud computing, big data and other information means, and is established on the basis of financial sharing. The financial cloud platform can also realize management functions such as budgeting, final account analysis, risk management, etc. while providing financial daily books and fund management. Finance Cloud provides a variety of access methods, users can use cell phones, computers, tablets and other tools, through the portal for flexible access to time and location, greatly improving the flexibility and efficiency of work. Upgrade from traditional business sharing to a user experience-centered big data platform.

The core value of the financial cloud is to improve the operational efficiency of the enterprise, mainly centered on four aspects: first, to avoid duplication of personnel and hardware and software systems, to achieve the sharing of financial resources, and to reduce the overall operational and financial costs of the enterprise. Secondly, through the ability of financial cloud centralized processing data, it provides the management of group enterprises with all-round, timely, accurate and complete data support, strengthens the control of enterprise financial management and establishes the management accounting system, so as to effectively ensure the improvement of the enterprise's operation ability. Once again, it promotes enterprise data integration, effectively enhances the ability to use enterprise data, and further promotes market expansion. Finally, promote process standardization, personnel specialization, and improve service quality.

(1) Operation Process of Financial Cloud

Under the financial cloud model, the collected business information is uploaded to the cloud platform with the help of image scanning systems, etc., and converted into financial information through elemental refinement and standardization. After processing, accounting certificates, financial reports and report analysis data, etc. are formed to meet the needs of different users.

(1) Cloud Collection

It refers to the collection of business information with the help of image management system and other technical means, and the collection objects are mainly original documents such as reimbursement forms, business contracts, invoices and pictures. On this basis, the elements of original documents are refined, and different types of documents correspond to different templates and processing processes. Different personnel are assigned to be responsible for normative audit, and incompatible positions are separated. In the process of information collection, the audit control point is front-loaded to the business process to ensure the validity of information collection from the source, and finally the collected information is uploaded and stored in the cloud, which is convenient for subsequent information extraction, processing and application.

2) Cloud Processing

After information collection, the next step is to screen and classify, analyze and process, transmit and store the information resources. The cloud processing process mainly includes accounting, control and management. For highly homogenized processing activities, management logic is embedded and the information system automatically handles the audit. Personnel responsible for internal control focus on process and quality control and strengthen auditing. Managers also focus on process specification design, standardization and information system maintenance.

3)Cloud products

After cloud processing, a large number of information products can be output to meet the daily accounting and can be used to support management decision-making. Different elements of information can meet the needs of different users, such as financial cloud automatically output a variety of accounting vouchers, brief financial reports to meet the requirements of daily fund payments, receivables and payables management. Consolidated reports generated by various combinations of management logic are used to meet internal management and external regulatory requirements. The data such as financial indicators are mined in depth and analyzed for drivers to meet the requirements of management accounting and value creation. Financial Cloud is designed with secure and reasonable access rights management, so that authorized users can log in to the cloud platform to obtain the required information, and no longer need to go through layers of approvals, which greatly improves work efficiency. At the same time, the financial cloud can record the login and historical operation information of each user to prevent arbitrary tampering, ensure data security, and facilitate the traceability of responsibility.

(2) Specific business process design of financial cloud

The following are the specific designs for the main business processes of operating income, marketing costs and file management.

(1) Operating income business

The purchasing department uploads the original document information such as inventory purchase, impairment, and damage to the cloud platform through the image management system, and the sales personnel can obtain real-time updated inventory information through terminals such as cell phones, computers, or tablets, etc., formulate the sales plan in combination with the customer's demand, sign the order contract, and upload the sales information to the cloud platform in a timely manner. Warehouse personnel can obtain real-time sales out of the warehouse and generate warehouse receipts.

The cloud platform collects all kinds of sales contracts uploaded by the sales department, collects revenue data and generates the revenue recognition form. Through the internal control and risk audit points set in the cloud center, the sales, purchasing, inventory and other information are audited in pairs. If there is no abnormal sales business after audit, the cloud platform will automatically record the accounts and generate vouchers. Sales operations that are inconsistent with the audit are manually audited by the revenue accountant in the financial cloud in Tun, to identify the reasons for accounting treatment.

(2) Marketing cost business

The business operator of the city and county companies initiates the accounting report, fills in the report form and attaches the original vouchers, scans and uploads it to the cloud platform with the help of the image management system, and submits it to the business manager for review. The business manager audits the authenticity, compliance and consistency of the reported items by combining the paper bill and the scanned documents. Compliant items will be generated by the cost accountant of the financial sharing center, while irregular and incomplete items will enter the process of making up and returning the bill. The review accountant of the shared center reviews the vouchers, including the completeness of the original vouchers, the standardization of the approval process, and the accuracy of the filling of the report. For the accounting business involving fund payment, the bank is notified to make payment automatically through the banking and enterprise interconnection system, and the payment information is fed back to the cloud platform, which automatically prepares the accounting entries.

3) Accounting file management

Taking the organization and collection of account statements as an example, the accounting file management process is explained. According to the different economic matters, the operator of the city and county companies selects standardized bill templates to initiate online billing, and scans and uploads the billing documents to the cloud platform. The bill auditor of the finance department of the city and county companies audits the completeness, compliance, authenticity and consistency of the account report based on the image and paper bills. The business personnel of the city and county companies organize the original bills and mail them to the financial sharing center, and the personnel of the sharing center receive the parcels. The bill auditor audits whether the paper bill and electronic bill match and the authenticity of the invoiced business matters and the accuracy of the amount to ensure the reliability of the electronic accounting file, and enters into the process of making up and returning the non-compliant billing information. Finally, the original vouchers generated by the original reporting information is organized and bound, and the files are organized into the warehouse to facilitate the use of the later access to accounting files.

III. Enterprise financial performance impact studies

Founded in 2001, Enterprise A was the first commercial retail enterprise dealing with fresh agricultural products at that time, and was listed on the A-share market in 2010. This section mainly selects the financial data of Enterprise A from 2020 to 2024, and also combines the stakeholder theory [19] for the selection of financial indicators, which is considered according to the different requirements and concerns of stakeholders, and analyzed in terms of profitability (A), operating ability (B), solvency (C), and development ability (D). Among them, profitability includes cost of sales ratio (A1), net sales margin (A2), and return on net assets (A3). Solvency includes current ratio (B1), quick ratio (B2), and gearing ratio (B3). Operating capacity includes inventory turnover ratio (C1), total asset turnover ratio (C2), and accounts receivable turnover ratio (C3). Development capability includes operating revenue growth rate (D1), total assets growth rate (D2), and net profit growth rate (D3).

The enterprise has built a financial cloud platform for digital transformation from 2022, therefore, this paper takes 2022 as the time node, and divides the enterprise into two time periods for comparison before digital transformation and after digital transformation has been landed, so as to illustrate the impact of digital transformation on the financial performance of Enterprise A and evaluate the current status of the enterprise's financial performance.

(1) Profitability

Table 1 shows the statistical results of the financial performance of enterprise A's profitability from 2020 to 2024. It can be seen that the return on net assets index of Enterprise A has been lower than the industry average before the implementation of the financial cloud platform. After 2022, it has been above the industry average, and in 20024, it was 4.03 higher than the industry average, indicating that the digital transformation has improved the profitability of the enterprise.The cost of goods sold ratio of enterprise A is above the industry average, and the net profit margin of goods sold is below the industry average, due to the fact that the fresh food category has a high loss in the process of operation, and therefore has a high cost and a low profitability compared with other commodities. However, a comparison with the data of the same industry shows that the gap between the cost of sales ratio indicator and the industry after digital transformation in 2022 gradually becomes smaller, indicating that the digital transformation based on the financial cloud has a facilitating effect on the development of the enterprise.

Table 1: Performance analysis of profitability financial indicators

Profitability		2020	2021	2022	2023	2024
A1	A company	67.66	72.88	66.68	74.92	70.23
	Average	63.39	69.51	62.61	67.86	67.94
A2	A company	3.44	2.41	2.19	2.57	2.61
	Average	5.41	3.07	4.26	3.50	3.46
A3	A company	11.47	7.70	10.15	13.46	8.22
	Average	12.85	8.70	8.09	6.86	4.19

(2) Debt-servicing capacity

Table 2 shows the financial performance statistics of solvency of Enterprise A from 2020 to 2024. From the comparison between Enterprise A and the industry average in the table, the indicators of short-term solvency of Enterprise A from 2022 to 2024 have been above the industry average, indicating that Enterprise A has a stronger solvency after digital transformation. At the same time, considering the investment of Milk International, Jingdong and Tencent, it has also alleviated the financial pressure of the enterprise to a certain extent. From the perspective of long-term solvency indicators, the balance sheet ratio of the enterprise in the first two years of digital transformation is below the industry average, indicating that the enterprise has just begun to underutilize financial leverage, and its financing strategy is relatively conservative.

Table 2: Performance analysis of solvency financial indicators

Solvency		2020	2021	2022	2023	2024
B1	A company	0.66	1.18	1.69	1.56	1.29
	Average	0.71	1.35	1.51	1.38	1.04
B2	A company	0.63	0.86	0.92	0.99	0.93
	Average	0.72	1.00	0.79	0.71	0.66
B3	A company	0.57	0.60	0.48	0.54	0.46
	Average	0.53	0.51	0.59	0.60	0.55

(3) Operational capacity

The results of financial performance statistics of operational capacity of Enterprise A from 2020 to 2024 are shown in Table 3. From the comparison between Enterprise A and the industry average, the inventory turnover ratio, total asset turnover ratio and accounts receivable turnover ratio have been above the industry average although showing a downward trend, so the main reason for the decline of the indicators is caused by the overall macro-environment.

Table 3: Performance analysis of operating ability financial indicators

Operational capacity		2020	2021	2022	2023	2024
C1	A company	7.38	6.91	6.76	6.53	7.75
	Average	5.66	4.90	4.75	4.31	4.64
C2	A company	2.56	2.40	2.19	1.87	1.74
	Average	1.98	1.96	2.00	1.64	1.52
C3	A company	205.26	167.13	72.02	55.13	41.60
	Average	178.86	124.97	63.79	45.93	33.45

(4) Development capacity

Table 4 shows the financial performance statistics of development capability of Enterprise A from 2020 to 2024. From the comparison between Enterprise A and the industry average, no matter from the growth rate of operating revenue, total assets growth rate or net profit growth rate, it has been much higher than the industry average and gradually enlarged the gap with the industry average since the digital transformation in 2022. Therefore, it shows that Enterprise A's choice of digital strategic transformation is a positive contribution to the operation and development of the enterprise.

Table 4: Performance analysis of development ability financial indicators

Development ability		2020	2021	2022	2023	2024
D1	A company	0.07	0.05	0.14	0.17	0.24
	Average	0.11	0.07	0.09	0.04	0.02
D2	A company	0.05	0.10	0.32	0.28	0.34
	Average	0.12	0.12	0.21	0.15	0.21
D3	A company	0.10	0.13	0.25	0.17	0.32
	Average	0.13	0.18	0.11	0.05	0.19

IV. Comparative levels of enterprise financial management

Comprehensive budget management under the financial cloud improves the control level of enterprise financial management, makes the capital more scientific in the process of utilization, and the capital turnover is more flexible and effective. Under the comprehensive budget management system, the enterprise management level can accurately grasp the current operating conditions and profitability of the enterprise through various cost and financial indicators, adjust the strength and speed of resource investment at any time, and apply the limited capital budget to the projects that can create more performance, strengthen the efficiency of capital utilization, so as to achieve the purpose of effective control of funds. Comprehensive budget management throughout the process of achieving the strategic objectives to achieve the maximum benefit of the company with less cost control of the use of funds, through the preparation of income and cost budget, cash flow budget, special funds budget budget and other budgetary control system to optimize their own quantitative way of allocation of resources, but also according to the detailed database timely analysis of the use of funds to understand the situation and the effect of the budget management has a Real-time feedback and efficient control, effectively combining the company's strategic objectives with the interests of departments and employees, evaluating the performance of employees and departments according to the actual implementation of budget management, incentivizing the departments and employees with good budget implementation through performance, and being able to warn of risks in a timely manner to carry out more effective risk control, which scientifically and effectively improves the effect of budget management.

The use of the latest information technology such as cloud computing, big data and artificial intelligence in the construction of the financial management sharing system under the financial cloud makes the information channels of financial management realize the information exchange and sharing across time and space through the financial cloud platform, and the informatization platform-based financial management reduces the waiting time of the users, and the business process operations can be processed in parallel, which improves the quality of the financial management process operation and efficiency.

According to the statistics for 2020~2024, Company A's revenue and profit amount ranked among the top domestic peer enterprises. After steadily implementing the internationalization strategy, Company A also occupies a certain share in the foreign market, with a steady pace.The results of the comparison of the changes in the operating revenues as well as net profits of Enterprises A and B in 2020~2024 are shown in Figure 1.The operating revenues and net profits of Enterprise A show a downward trend during 2020~2021. After the implementation of the financial cloud platform, from 2022 to 2024, the change in operating income of Enterprise A shows a yearly increasing trend. Analyzed in terms of net profit, Enterprise A's profit has significantly improved, from 29.214 billion yuan in 2020 to 43.778 billion yuan in 2024, with a total profit of more than 10 billion yuan in just four years. Although there is still a considerable gap between the overall strength in the absolute value of the revenue data and that of peer Enterprise B, the overall upward trend presented is more obvious, and there is no up and down fluctuation like that of Enterprise B. Although the steady and positive turnover development trend cannot be attributed entirely to the improvement of the financial management model, it is undeniable that the financial cloud has played a stabilizing and catalytic effect on the improvement of the overall operational capacity and the overall value of the enterprise.

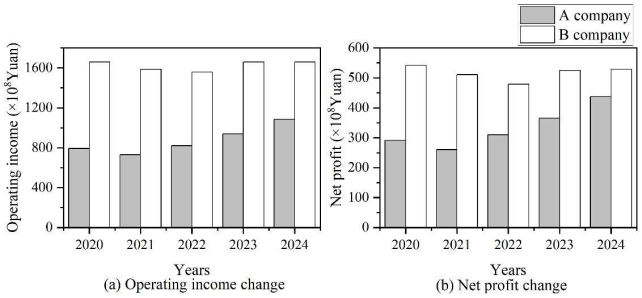

Figure 1: The comparison of business income and net profit change

V. Financial sharing business development effectiveness

The establishment of a financial shared service center using the financial cloud is a strategy for promoting the digital transformation of enterprises. By centralizing the management of enterprise financial data, the Financial Shared Service Center realizes the sharing and interoperability of information between business units within the enterprise, strengthens internal management, standardizes processes, simplifies operational procedures, and achieves quality and efficiency. Through resource sharing, Enterprise A can centralize the finance staff of each subsidiary to achieve the sharing of human resources and reduce labor costs such as recruitment, training and welfare.

Table 5 shows the comparison results of financial costs before and after the implementation of Enterprise A's financial cloud platform. As can be seen from the table, after the establishment of Enterprise A's financial shared service center, the number of basic business personnel has been reduced from 82 to 49, which indicates a substantial reduction on the manpower cost of Enterprise A. Meanwhile, through the unified financial management platform, the cost of purchasing and maintaining the financial system separately by each subsidiary is avoided. The cost of processing basic business was reduced from 519 million yuan before implementation to 324 million yuan after implementation, saving 195 million yuan. The image scanning technology enables the electronic processing of documents, and the processing cost also achieves a significant reduction, from 27.46 yuan/unit to 15.19 yuan/unit, saving 12.27 yuan/unit. In addition, by sharing the financial information of each subsidiary, Enterprise A's Financial Shared Service Center also reduces the cost of collecting, organizing and reporting financial information independently by the subsidiaries.

Table 5: Financial cost comparison results

	Documentation cost	The number of basic business personnel	The cost of the basic business (Hundred million)
Pre-implementation	27.46	82	5.19
Post-implementation	15.19	49	3.24
Change number	12.27	33	1.95

The implementation of financial cloud can realize the sharing and unified management of financial information among different subsidiaries, reduce the workload of financial information processing and improve the efficiency of financial processing. Specifically, the financial cloud can realize the automated processing and unified accounting of financial information through centralized management and optimization of financial information. In this system, the financial data of each subsidiary can be automatically classified, categorized and counted, thus realizing rapid processing and accurate accounting of financial information. As a result, the financial work of the enterprise can be processed more quickly and accurately.

Table 6 shows the comparison results of financial business processing efficiency before and after the implementation of financial cloud. From the table, it can be seen that the processing efficiency of financial business of enterprise A before the establishment of financial shared service center is very low, and it takes 89.2 hours to process the documents, and the reimbursement time takes more than 1 day on average. The average daily processing business is only 900 orders, and the error rate is as high as 7.93%, which seriously affects the financial efficiency of the enterprise and hinders the expansion of the enterprise scale. After the establishment of the Financial Shared Service Center, the efficiency of document processing has been increased by more than one times, the business processing cycle and reimbursement time have been shortened significantly, while the error rate is as low as 0.07%. Through the replacement of manual labor by information system, the error rate of manual processing is reduced, financial staff are freed from monotonous and repetitive work to engage in other work with more creative value, and the staff are more accomplished, which greatly improves the satisfaction of the staff.

Table 6: The results of the financial business

	Documentation efficiency(h)	Operational competence	Financial business period(d)	Financial error rate(%)	Financial reimbursement time
Pre-implementation	89.2	900	3.4	7.93	>1d
Post-implementation	43.2	1500	0.5	0.07	2h
Change number	46	600	2.9	7.86	>10h

VI. Digital transformation effectiveness study

The development of the digital economy era for the transformation and upgrading of enterprises has brought new situations, new requirements, new opportunities and new challenges, digital transformation came into being, digital transformation in the field of finance, as the entry point and focus of digital transformation for most enterprises, has also put forward new requirements for the group enterprises.

In order to study the effect of financial cloud platform on the digital transformation of enterprises, this paper designed a questionnaire survey based on six dimensions: "financial data standardization", "integration of industry and finance", "capital management reform", "integration of industry and finance", "tax management" and "financial risk prevention and control". A total of 100 investigators from company A, including employees and senior management, were randomly selected to participate in the survey. The survey uses Richter's five-level indicator [20] to quantitatively analyze the effectiveness of financial cloud on enterprise digital transformation, and 5 points is the upper score of the upper score, and the higher the score, the higher the recognition of the investigators. Figure 2 shows the results of the questionnaire on the effect of financial cloud on enterprise digital transformation. The survey results show that the investigators have a high degree of recognition of the financial cloud interfering with the digital transformation of enterprises. The scores of each dimension are ranked as follows: "fund management reform" (4.71), "tax management" (4.41>> "integration of industry and finance" (4.39), "integration of industry and finance" (4.26), >> "financial risk prevention and control" (4.16), > "standardization of financial data" (4.11), with an average overall score of 4.34, which is a good performance. The reasons for the analysis are as follows:

The financial cloud platform can make the source data management method to effectively improve the quality of data, more uniform standards and compliance, to avoid the current financial data all added by the financial staff in the accounting system, data addition standards and caliber is not uniform and can not form the data interconnection, sharing problems. Moreover, the financial cloud platform helps the financial management system and the payment system to dock effectively, realizing the coherence of business approval and fund payment, and greatly enhancing the efficiency of fund payment. After adopting the financial cloud platform, each project department of the enterprise opens a separate account, which greatly improves the problems of unclear project capital cost and weak awareness of fund management among management personnel. The financial cloud platform realizes the multi-dimensional management demand for each financial business variety, reduces a large number of repetitive single business registration and classification work in the company's capital center, and effectively improves the accuracy, convenience and multi-dimensionality of the management of financial business. It promotes the improvement of investment and financing management, capital planning and capital risk control ability of pilot enterprises. It improves the automation of tax management, greatly reducing the workload of tax personnel and lowering the error rate through invoice checking, one-click invoicing, invoice authentication ticking and one-click declaration. It front-loads the financial control rules such as budget control, fund plan and form checking relationship to the business system, implements the rigid control of fund plan, justifies every payment and eliminates irregular payment.

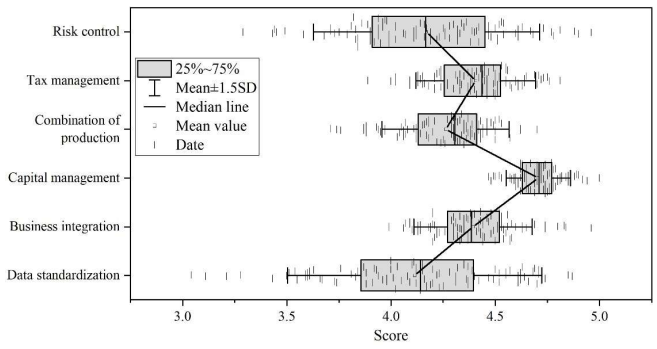

Figure 2: The financial cloud is translating the enterprise digital transformation

VII. Conclusion

This paper takes enterprise A as the research object, collects its financial data from 2020~2024, and compares the changes in profitability, operating ability, debt repayment ability and development ability before and after the implementation of financial cloud. At the same time, based on the indicators of operating income and net profit, the impact of the financial cloud platform on the financial management level of enterprise A was evaluated. In addition, the changes in the financial cost and financial business efficiency of enterprise A were counted, and the effect of financial sharing development was further analyzed. The financial cloud has a positive impact on the financial performance indicators of enterprise A, such as the return on equity will increase by 4.03 in 2024 compared with the average level of the same industry. After the implementation of the financial cloud platform, the operating income and net profit of enterprise A have grown steadily until 2024, which will be 108.484 billion yuan and 43.778 billion yuan respectively. In addition, the basic business cost of enterprise A was reduced by 195 million yuan, the manpower was also greatly reduced, and the error rate of financial business was reduced to 0.07%. The financial cloud platform promotes the digital transformation of enterprises, and the scores of "financial data standardization", "integration of industry and finance", "capital management reform", "level of integration of industry and finance", "tax management" and "financial risk prevention and control" are between 4.11~4.71 points.

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