

An analysis of intelligent innovation finance empowering enterprise business-finance integration

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Abstract. This paper explores the application and empowerment paths of Intelligent Innovation Finance in enterprise Business-Finance Integration in the era of digital economy. It elaborates on the concepts and development status of Intelligent Innovation Finance and Business-Finance Integration, analyzes their interactive relationship of mutual promotion and common development, and on this basis, proposes specific paths for Intelligent Innovation Finance to empower Business-Finance Integration. The research shows that Intelligent Innovation Finance reshapes the model of enterprise Business-Finance Integration, while Business-Finance Integration promotes the upgrading of Intelligent Innovation Finance. Enterprises should drive Intelligent Innovation Finance to empower Business-Finance Integration through five core dimensions: strategy-oriented value co-creation, technology-driven intelligent platform construction, efficiency-oriented process optimization and reengineering, data governance system based on quality and security, and organizational capability development supported by people and culture. This will enable the efficient digital transformation of enterprise financial management, thereby enhancing the value creation of enterprise financial management and the overall competitiveness of enterprises in the era of digital economy.

Keywords: intelligent innovation finance, business-finance integration, digitalization, financial management

1. Introduction

In the wave of development in the 21st century, digital technology, as an intangible force, is profoundly reshaping all industries and all aspects of enterprise management. As a core component of the enterprise management system, financial management is having its models, processes, and tools reshaped by the wide application of advanced technologies such as big data, cloud computing, and artificial intelligence. Intelligent Innovation Finance, which has emerged in this context, provides new ideas and methods for enterprise Business-Finance Integration. This paper aims to explore how Intelligent Innovation Finance empowers enterprise Business-Finance Integration in the era of digital economy, analyze their internal relationship, and propose specific implementation paths for empowerment, in order to provide references for the digital transformation of enterprise financial management and high-quality innovative development.

2. Overview of intelligent innovation finance and enterprise business-finance integration

In current enterprise management, Intelligent Innovation Finance and Business-Finance Integration play increasingly important roles. Intelligent Innovation Finance uses digital technology to optimize the original financial management model of enterprises and provides strong support for enterprise strategic decision-making and operation management; Business-Finance Integration is an important driving force for enterprises to achieve high-quality development.

2.1. Overview of intelligent innovation finance

By leveraging advanced information technology and intelligent means, Intelligent Innovation Finance redefines the boundaries and functions of financial management, and represents the reshaping and reengineering of financial management—hence the author’s focus on Intelligent Innovation Finance. Intelligent Innovation Finance is characterized by intelligence, automation, real-time performance, and collaboration. Its “intelligence” is reflected in the use of technologies such as artificial intelligence and machine learning for data analysis and decision support; its “automation” is reflected in the realization of automated work

processing through technologies like process automation; its “real-time performance” is reflected in the ability to collect, process, and analyze financial data in real time; and its “collaboration” is reflected in breaking down departmental barriers to achieve in-depth integration of finance and business. These characteristics enable Intelligent Innovation Finance to provide enterprises with more timely and accurate decision support, helping enterprises better adapt to the rapidly changing business environment. Intelligent Innovation Finance has changed the traditional way of financial work, further expanded the functions of financial management, and promoted the transformation of financial management towards full-process management covering pre-event prediction, in-event control, and post-event analysis. At present, Intelligent Innovation Finance has achieved results in financial prediction, risk early warning, and cost control, but it still faces many challenges in system integration and data security, which require continuous investment and innovation.

2.2. Overview of enterprise business-finance integration

Enterprise Business-Finance Integration refers to a management model in which enterprises integrate the resources and information of finance and business to achieve information sharing, process collaboration, and value co-creation [1]. The core of Business-Finance Integration lies in breaking down the barriers between business and finance, realizing real-time information sharing, seamless connection of business processes, and optimal allocation of resources. This enhances the efficiency and effectiveness of financial management and business management, provides more accurate decision support, and thereby improves overall operational efficiency and market competitiveness [2]. Business-Finance Integration is characterized by data sharing, process optimization, platform integration, agile response, and value orientation. Its development has gone through three stages: from initial information sharing to in-depth process integration, and then to comprehensive value co-creation. In practice, it faces challenges such as “obstacles in organizational structure and management mode”, “problems in data sharing and information systems”, “insufficiency in supervision and system construction”, and talent shortage [3]. Currently, Business-Finance Integration is not only a necessity for adapting to fierce market competition and improving enterprise management levels, but also a key to achieving high-quality development in the future. With the in-depth advancement of digital transformation, Business-Finance Integration is moving towards intelligence, automation, and real-time performance.

3. Relationship between intelligent innovation finance and business-finance integration

There is a close interactive relationship between Intelligent Innovation Finance and Business-Finance Integration, with mutual promotion and common development. Intelligent Innovation Finance provides technical support and methodological guidance for Business-Finance Integration, while Business-Finance Integration provides practical scenarios and value embodiment for the application of Intelligent Innovation Finance.

3.1. The reshaping of enterprise business-finance integration model by intelligent innovation finance

The reshaping and reengineering of the Business-Finance Integration model by Intelligent Innovation Finance is mainly reflected in four aspects: First, it reshapes the strong capability of real-time business data collection. With its high intelligence and automation, Intelligent Innovation Finance enables the rapid aggregation of data scattered across various departments and branches, making it possible for the real-time collection, processing, and analysis of business data and financial information. Second, it reshapes the dynamic financial monitoring and prediction capabilities. The upgrading and reengineering of financial management through technologies such as big data and cloud computing have significantly improved or even doubled the efficiency and accuracy of data processing, enabling financial departments to better grasp business dynamics in real time and conduct dynamic monitoring and prediction of key financial indicators such as costs, revenues, and profits. Third, it reshapes the innovation of the Business-Finance Integration model. Intelligent Innovation Finance further expands the functions of financial management and the model of Business-Finance Integration, allowing financial departments to participate more deeply in business activities and realize value creation. For example, Huawei has built a digital and intelligent financial shared service center, established an interconnected information system, strengthened risk control, promoted the business-finance integration model, and further enhanced the synergistic effect between business and finance [4]. Fourth, it reshapes the collaborative innovation between business and finance. Through intelligent means, Intelligent Innovation Finance can effectively solve problems such as information silos, process fragmentation, and delayed decision-making in traditional Business-Finance Integration. Moreover, through data analysis and mining, it can more comprehensively and accurately collect, analyze, and predict customers’ personalized needs, promoting the in-depth development of Business-Finance Integration and collaborative innovation between business and finance, and thus driving the transformation of the overall operational model of enterprises.

3.2. The promotion of intelligent innovation finance by business-finance integration

Business-Finance Integration requires Intelligent Innovation Finance to provide real-time data support, intelligent analysis tools, agile technology platforms, etc. These needs drive the continuous innovation and development of Intelligent Innovation Finance technologies and provide a broad application scenario and value realization space for Intelligent Innovation Finance. At the same time, Business-Finance Integration plays an important role in promoting Intelligent Innovation Finance. First, it provides a more reliable data foundation. Business-Finance Integration breaks down internal information silos of enterprises, promotes the free flow and real-time sharing of information, and provides a broad data foundation for Intelligent Innovation Finance. Second, it promotes more accurate alignment with strategies. In the context of Business-Finance Integration, enterprises can more comprehensively understand market demands and more accurately grasp business trends, thereby guiding the further upgrading and application of Intelligent Innovation Finance and ensuring that the innovation and improvement of financial management are closely aligned with the enterprise's strategic goals. Third, it provides stronger resource support. Under the background of Business-Finance Integration, enterprises can conduct more scientific investment evaluation, which helps provide strong investment support for the upgrading of Intelligent Innovation Finance. At the same time, the collaborative optimization and efficiency improvement brought by Business-Finance Integration also provide a favorable internal environment for the continuous innovation and application of Intelligent Innovation Finance.

4. Paths for intelligent innovation finance to empower business-finance integration

The implementation paths for Intelligent Innovation Finance to empower Business-Finance Integration can be systematically summarized into five core dimensions: strategy-oriented value co-creation, technology-driven intelligent platform construction, efficiency-oriented process optimization and reengineering, data governance system based on quality and security, and organizational capability development supported by people and culture.

4.1. Strategy-oriented value co-creation

Strategy-oriented value co-creation is the goal. Intelligent Innovation Finance and Business-Finance Integration should serve the enterprise strategy, and through the application of digital technology, fundamentally reshape work processes, optimize resource allocation, stimulate innovation vitality, and realize more efficient value integration and co-creation between business and finance. Therefore, Intelligent Innovation Finance should first formulate a clear strategic plan and a blueprint for the reengineering and upgrading of the financial management model based on the enterprise strategy. First, grasp trends and clarify goals. On the basis of analyzing and judging the industry environment, development trends, and the enterprise's comparative competitive advantages, integrate Business-Finance Integration and Intelligent Innovation Finance into the enterprise's strategic framework, clarify their positioning and functions in the overall enterprise strategy, and formulate specific, quantifiable, and trackable hierarchical goals. For example, the short-term goal is to optimize financial processes and improve data processing efficiency; the medium-term goal is to build data analysis models to provide data support for enterprise decision-making; the long-term goal is to realize the automation and intelligence of financial management and enhance the overall competitiveness of the enterprise. Second, formulate plans based on reality. Fully consider the enterprise's own business characteristics and development needs, balance speed and quality, design a timeline and roadmap for reengineering and upgrading, clarify key nodes, and determine priorities. For example, enterprises with strict cost control should take cost optimization as the primary goal; industries with high risks should pay more attention to risk management to reduce the probability of financial risks. Third, allocate resources with a focus on co-creation. With a focus on intelligently upgrading financial management, promoting the integration and co-creation of business and finance, and enhancing value creation, enterprises should ensure corresponding resource matching in terms of funds, human resources, technology, and risk management.

4.2. Technology-driven intelligent platform construction

Building an intelligent financial platform is the foundation. Enterprises should integrate existing financial systems and business systems to build an intelligent financial platform with system integration capabilities. First, build a financial management platform. Introduce technologies such as artificial intelligence and machine learning, establish a unified data platform to realize real-time data collection, processing, and analysis, and develop functions such as cost control, intelligent prediction, risk early warning, and project financial evaluation to provide intelligent support for business decision-making [5]. One approach is to introduce mature digital financial management platforms on the market, which requires evaluating indicators such as functionality, stability, scalability, and compatibility to effectively integrate the new platform into the enterprise's existing system ecosystem, avoiding technical conflicts and unnecessary cost expenditures. The other approach is to build a financial management platform with enterprise characteristics and meeting the enterprise's unique needs by combining industry

characteristics and enterprise reality, which requires customized development based on its own needs. Second, realize seamless data migration. Focus on the seamless connection and efficient migration between old and new systems, and formulate a comprehensive and rigorous data migration plan; during the data migration process, adopt professional migration tools and technologies, develop necessary interfaces as bridges, conduct data verification and cleaning, and reduce the risk of data loss and errors; establish data backup and recovery mechanisms to respond to risks such as data loss and damage. Third, realize connected data sharing. Break down information silos to enable the sharing and collaboration of financial data across different departments and systems, and conduct real-time sharing and collaborative analysis of business and financial data; establish a data visualization platform, develop visual reports and dashboards, and display key financial indicators in an intuitive and concise manner to facilitate efficient interpretation, identify potential business opportunities and optimization spaces, and provide support for the enterprise's strategic decision-making.

4.3. Efficiency-oriented process optimization and reengineering

Process optimization and reengineering are the key. Enterprises should focus on digital upgrading and Business-Finance Integration, optimize and reengineer business processes and financial processes, realize in-depth collaboration and value co-creation between the two, and promote the high-quality development of enterprises. First, redesign business processes. Use the principles and methods of management accounting to sort out existing business processes, simplify redundancies, optimize designs, clarify consistent and traceable process standards, and embed financial control points into business links to realize in-depth integration of business and finance [6]. For example, automated financial review and control mechanisms can be set up in key business links such as procurement, sales, and production to improve process efficiency and risk prevention and control capabilities. Second, optimize financial processes. According to the needs of management accounting, analyze the advantages and disadvantages of existing financial processes in terms of financial reporting, fund management, and cost control, optimize the processes, and embed intelligent technologies into various links to improve process efficiency and risk prevention and control capabilities. Third, deepen process automation. On the one hand, improve the efficiency of data and information sharing through automated processes and reduce the risks and error rates of manual operations; on the other hand, reduce manual intervention through the automation of business processes to effectively ensure the efficiency, standardization, and compliance of data processing.

4.4. Data governance system based on quality and security

Strengthening data governance and security is the prerequisite. Enterprises should establish a sound data governance and security system to ensure the accuracy, consistency, integrity, security, and compliance of data. First, strengthen data collection and integration capabilities. Through the application of digital technology, comprehensively collect structured and unstructured data from multiple channels such as internal systems, external databases, and social media; based on the enterprise's reality, establish a data integration mechanism suitable for the enterprise, conduct automated and intelligent cleaning, transformation, and integration of data from various channels, form a unified financial data view, and improve the availability and systematicness of data [7]. Second, strengthen data standardization governance. Combine industry characteristics and enterprise characteristics to formulate financial data standards and coding rules; at the same time, establish a data quality monitoring mechanism, regularly check and correct enterprise financial data, and improve the level of data quality management; strengthen data security protection, establish mechanisms such as classified and hierarchical data protection, data backup, and recovery, and improve the level of data security management; formulate data retention and destruction mechanisms to prevent data leakage risks, and at the same time pay attention to data compliance to improve the level of full-life-cycle data management. Third, strengthen data analysis and mining capabilities. Use digital and intelligent technologies to deeply mine and analyze various types of data, more efficiently and accurately identify patterns, trends, and anomalies in data, and discover potential business opportunities and growth points [8]. For example, through in-depth analysis of historical financial data, predict future cost trends and formulate more scientific budget plans; through effective mining of marketing data, identify new customer groups and provide support for product innovation and marketing.

4.5. Organizational capability development supported by people and culture

Cultivating organizational capabilities and culture is the guarantee. For Intelligent Innovation Finance to better empower Business-Finance Integration, it not only requires technology application and system upgrading, but also relies on the improvement of the capabilities of financial management personnel and the shaping of corporate culture. First, cultivate interdisciplinary talents. Strengthen the digital skills training of financial personnel to improve their ability to use intelligent technologies. At the same time, focus on cultivating interdisciplinary talents who understand both finance and technology to provide talent support for the implementation of Intelligent Innovation Finance. For example, cross-departmental job rotation

and communication mechanisms can be established to promote mutual understanding and collaboration between financial personnel, business personnel, and technical personnel. Second, reshape organizational culture. Adopt methods such as internal promotion, successful case sharing, and innovation competitions to establish a positive orientation of efficient cooperation, open co-creation, and integrity and transparency; advocate a data-driven organizational culture, encourage employees to actively use data in daily work and take data as the basis for decision-making, and build a digital-friendly and integrated co-creation-oriented organization. Third, improve organizational capabilities. Establish an internal talent training mechanism, regularly organize diverse internal training activities such as digital workshops, online course subscriptions, expert lectures, and financial management training, continuously improve employees' digital literacy, professional skills, and financial management awareness, stimulate the innovation enthusiasm of internal employees, continuously improve the overall quality of employees, renew enterprise vitality, and forge professional organizational capabilities for Intelligent Innovation Finance to empower Business-Finance Integration.

5. Conclusion

Intelligent Innovation Finance is an inevitable trend of financial management in the era of digital economy, and Business-Finance Integration is a key approach for enterprises to pursue high-quality development. This paper explores the theoretical foundation and practical paths of Intelligent Innovation Finance empowering enterprise Business-Finance Integration. The research shows that through the digital and intelligent reengineering of financial management, Intelligent Innovation Finance can effectively promote the in-depth integration of business and finance, better realize the value creation of financial management, and drive the high-quality development of enterprises. Enterprises should promote Intelligent Innovation Finance to empower Business-Finance Integration through the five core dimensions: strategy-oriented value co-creation, technology-driven intelligent platform construction, efficiency-oriented process optimization and reengineering, data governance system based on quality and security, and organizational capability development supported by people and culture. In the future, with the continuous advancement of digital technology and the expansion of application scenarios, under the guidance of enterprise strategies, Intelligent Innovation Finance will more efficiently empower Business-Finance Integration, further promote the transformation and upgrading of financial management, improve efficiency, and create value, providing a strong foundation for enterprises to achieve stable and long-term development.

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