

Problems and Countermeasures Faced by Cloud Accounting in Small and Medium-sized Enterprises

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Abstract

With the trend of the big data era, cloud accounting informatization is becoming more and more important. Cloud accounting not only improves the development level of accounting informatization of small and medium-sized enterprises in China, but also provides a more convenient and effective working method for enterprise financial management. It is beneficial to reduce the internal transaction cost of the enterprise, thus improving the market competitiveness of the enterprise. The background of big data brings broad development prospects to cloud accounting, but also brings severe challenges. This paper mainly analyzes the problems faced by cloud accounting in small and medium-sized enterprises and puts forward corresponding development countermeasures.

Keywords

Small and medium-sized enterprises, Cloud accounting, Development issues.

1. ELABORATION OF RELATED CONCEPTS

1.1. The Concept of Cloud Accounting

"Cloud Accounting" is based on cloud computing and uses the Internet as a communication carrier. With the support of Internet technology, cloud accounting can use cloud computing technology to create a digital virtual accounting information processing system, which can complete a series of financial accounting work such as accounting, financial management and decision-making online [1], enabling customers to analyze financial data and accounting with the help of the Internet. At the 2006 Google World Engine Conference, the concept of cloud accounting was first proposed. With the continuous development of cloud computing technology, cloud accounting has also been driven to gradually develop and become a relatively popular new accounting data processing method. Cloud accounting can use the powerful data processing function of cloud computing to enable accountants to complete various accounting related work such as enterprise accounting and accounting decision-making on this platform, which is the difference between cloud accounting and traditional accounting work. In the case that cloud accounting is applied to the accounting work of small and medium-sized enterprises, cloud accounting not only promotes the combination of accounting information of small and medium-sized enterprises and network cloud information platform, further integrates resources, but also continuously promotes the rapid development of accounting work of enterprises, so that the working efficiency of accounting personnel of small and medium-sized enterprises can be improved rapidly, thus powerfully promoting the development and market of small and medium-sized enterprises The improvement of field competitiveness.

1.2. Service Mode of Cloud Accounting

Cloud accounting is an Internet-based simulation operating system and information processing system, which can provide users with online measurement, online accounting, financial management decision-making and accounting statement processing services. SAP Accounting Service Platform in Germany, Oracle JD Platform in the United States and Kingdee's Youshang Network Platform are the three most representative system platforms. Before cloud accounting is widely popularized, most traditional enterprises will purchase relevant accounting software, accounting management software and infrastructure facilities to complete the daily accounting work of enterprises, and will also carry out special training and education for relevant personnel in enterprise financial management. This kind of practice of the enterprise takes time and manpower and financial resources, causing unnecessary losses to the enterprise. At present, many newly established small enterprises have not yet established the accounting information processing system required by the enterprises due to lack of large investment funds and understanding of cloud accounting, which will make enterprises have more flaws in the operation of accounting work. The rapid development of China's economy has driven the rapid development of cloud computing technology and Internet finance technology. If the enterprise can seize the opportunity to actively build and utilize the cloud accounting service platform, it will bring huge benefits to the enterprise. The service modes of cloud accounting mainly include platform services, software services and infrastructure services, so small and medium-sized enterprises can choose the most suitable service content according to their own development. This reduces the service content and cost of the enterprise to a certain extent, improves the work efficiency of the enterprise [2], and promotes the healthy development of the enterprise.

2. PROBLEMS FACED BY CLOUD ACCOUNTING OF SMALL AND MEDIUM-SIZED ENTERPRISES

With the rapid development of big data and Internet technology, cloud accounting has more room for development, and cloud accounting has also developed rapidly in the accounting work of small and medium-sized enterprises with its own advantages. However, the construction of cloud accounting service platform for small and medium-sized enterprises in our country is in the initial stage, so some problems will inevitably occur in the application of cloud accounting for small and medium-sized enterprises. At present, cloud accounting development mainly faces the following difficulties:

2.1. Insufficient Awareness of Cloud Accounting

Because of the short time that cloud accounting has been introduced into China, the development time of cloud accounting in China is also short. Many small and medium-sized enterprises have not realized the importance of cloud accounting services. According to the data, more than 70% of enterprises are reluctant to easily experience cloud accounting service mode, the main reason is that many managers of small and medium-sized enterprises do not know cloud accounting in place. The advantages in providing online services, reducing enterprise costs, sharing data in real time and carrying out collaborative work have led managers to take a wait-and-see attitude towards cloud accounting. In addition, the storage of important enterprise data and information in the cloud will make managers lose control and stay away from cloud accounting [3]. So far, on the one hand, due to the small financial data of small and medium-sized enterprises, enterprise managers usually have a strong desire for subjective control, so they are more focused on online sharing platform under the cloud accounting mode. Many enterprise managers are unwilling to store information about enterprise financial data on public network servers, which obviously runs counter to the characteristics of open sharing

of cloud accounting services. The cloud accounting service platform uses the latest cloud computing and mobile communication technology, which is different from the traditional accounting information processing method. Accounting personnel can use computers or mobile phones to remotely access cloud accounting service information system anytime and anywhere. This networking industry can enable every enterprise employee to become a user of the system. This requires small and medium-sized enterprises from managers to every employee to understand cloud accounting and learn relevant operation methods. On the other hand, how to choose suitable cloud accounting service providers and products for small and medium-sized enterprises in the construction of cloud accounting has become a big problem. Facing various products of uneven quality and various cloud accounting service providers in the market, enterprises will incur incalculable losses if they make wrong choices.

2.2. Lack of Cloud Accounting Related Talents

Cloud accounting is a new data processing system based on Internet. Before operating the cloud accounting system, the relevant accounting practitioners of the enterprise must master the operation mode of cloud accounting and the professional knowledge related to cloud accounting. With the rapid development of information technology, the accounting professional knowledge of small and medium-sized enterprises has been unable to adapt to the current accounting work. In particular, small and medium-sized enterprises in the continuous introduction of cloud accounting, the requirements of all aspects of enterprise accounting staff are more and more strict. In order to promote the rapid development of cloud accounting informatization in small and medium-sized enterprises, accountants are required not only to have rich accounting experience and accounting literacy, but also to master and skillfully use cloud accounting professional and technical knowledge, thus promoting the development and application of cloud accounting in small and medium-sized enterprises. Due to the small scale, shortage of funds and low wages of small and medium-sized enterprises, it is difficult to attract high-quality talents who understand both information technology and enterprise management and accounting. In addition, many small and medium-sized enterprises lack perfect incentive policies, resulting in a lack of opportunities for future development of enterprise talents, resulting in a large loss of enterprise talents.

2.3. Cloud Accounting Information Security System Is Not Perfect

With the rapid development of Internet information technology, cloud accounting for small and medium-sized enterprises is also developing steadily. The potential security risks brought by network information technology are also increasing. Data security is the most important aspect that needs to be paid close attention to during the construction of cloud accounting platform for small and medium-sized enterprises. In the process of applying cloud accounting platform, small and medium-sized enterprises store various financial data of the company on the server. If the data is lost, stolen or destroyed carelessly, it will cause great consequences and irreparable economic losses to the development of the enterprise. Because small and medium-sized enterprises are greatly constrained by their own conditions, in the process of promoting the construction of cloud accounting service platform, the managers of small and medium-sized enterprises worry about the following problems: the invasion of Internet viruses, the theft of financial data within enterprises, and the backup of financial data of enterprises [4]. Openness and sharing are the main characteristics of the Internet. Enterprises will store accounting-related data on the Internet platform, which may cause information disclosure. This is an inevitable risk for enterprises [5]. Data risks mainly come from the following three aspects: First, risks inherent in cloud accounting system. In our country, cloud accounting lacks the restriction of relevant laws and regulations and the corresponding market supervision, which makes it difficult to ensure the security of cloud accounting in data transmission and use. The second is the risk of suppliers. If the supplier's equipment fails, it will cause data damage to the enterprise

and pose a threat to the enterprise's information security. On the other hand, some internal employees of suppliers are corrupt in their professional ethics. In order to obtain greater benefits, they use their positions to sell the company's main financial data information to their peers or other competitive industries, causing serious damage to the company's interests. Third, external dangers. Once the cloud accounting system is maliciously invaded by competitors or hackers, tampering with or stealing the company's financial data and disclosing its business secrets, the enterprise will suffer huge losses.

2.4. Lack of perfect External System Connection

China's traditional accounting information system is isolated from the outside world and can only be used in the internal network of enterprises. On the contrary, cloud accounting can seamlessly connect with external banking system, tax system, auditing system and social security system through the Internet, breaking the space limitation and creating favorable conditions for the synchronous connection between cloud accounting information system and external system. It can complete convenient use of funds, online tax payment, online audit and social security automatic deposit anytime and anywhere, thus greatly improving work efficiency. At present, there are few cloud accounting products that can provide the above related functions, and service providers have a lot of work to do in this regard. Because of the need of improving management efficiency, small and medium-sized enterprises often pay more attention to whether the relevance between cloud accounting products and external systems is strong when they choose cloud accounting products.

2.5. Lack of Uniform Industry Standards

At present, the construction of cloud accounting platform in China is still in its infancy. Cloud accounting lacks the constraints of relevant laws and regulations and uniform industry standards, so the major cloud accounting service providers are independent. Due to the different concerns and directions of each cloud accounting provider, the protocols and standards used by domestic financial software service providers are not compatible with each other. The adverse consequences of this situation are that it is difficult for enterprises to choose products and exit. Because there is no unified industry standard, it is difficult for small and medium-sized enterprises to compare and select various cloud accounting service providers and products, which results in low acceptance of cloud accounting for small and medium-sized enterprises and slow growth in the market of cloud accounting products. In addition, every service provider in the market has different coding methods, encryption mechanisms and databases. When an enterprise starts to select a cloud accounting service provider, if it wants to replace it with another provider later on, the quality of service it enjoys will be greatly reduced.

2.6. Backward Enterprise Infrastructure

Financing difficulties of small and medium-sized enterprises in China have existed for many years. Due to the small scale of small and medium-sized enterprises and the small amount of assets available for mortgage, it is difficult to obtain low-interest loans from banks. In addition to the large number of small and medium-sized enterprises, it will take a long time to wait for listed financing. In order to obtain much-needed production and operation funds, many small and medium-sized enterprises sometimes have to borrow from financing companies, which greatly increases their financial risks and reduces their business expansion ability. Therefore, they do not have enough funds to carry out the construction of cloud accounting service platform. The development of cloud accounting technology in our country is very short, enterprises have insufficient understanding of cloud accounting and the infrastructure is not perfect, which also hinders the healthy development of cloud accounting to a certain extent. In addition, most cloud accounting service providers have not fully mastered the core technology of cloud accounting service, and the performance, project and data processing functions of

cloud accounting software need to be developed in depth and perfected in time. Some general-purpose cloud accounting software still has the problem that it is inconsistent with the management process of small and medium-sized enterprises and accounting information cannot be compatible with other information systems. Therefore, cloud accounting service providers need advanced technology and sufficient resources to improve and perfect each module project of the software.

3. COUNTERMEASURES FOR THE DEVELOPMENT OF CLOUD ACCOUNTING IN SMALL AND MEDIUM-SIZED ENTERPRISES

In view of various problems encountered in the development of cloud accounting for small and medium-sized enterprises, in order to ensure the smooth operation of cloud accounting construction work, we should actively take the following effective measures:

3.1. Management Improves the Importance of Cloud Accounting

With the extensive application of cloud accounting, the working efficiency of internal financial accounting of small and medium-sized enterprises is constantly improving, and the processes of various business work of enterprises are also constantly innovating. At the same time, it also promotes the whole enterprise to enter the new journey of management innovation, and promotes the sustainable development of enterprises. The government should carry out regional demonstration and promotion work, take the lead in cooperating with high-quality cloud accounting service providers, help cloud accounting providers to carry out relevant publicity and promotion activities, and provide certain funds and infrastructure support in the work promotion. In addition, on the basis of changing concepts and raising awareness, managers of small and medium-sized enterprises should actively arrange relevant departments' employees to carry out education and training on cloud accounting technology, and gradually expand the scope of training to all employees, arousing the common attention of all employees and paving the way for future work.

3.2. Improve the Comprehensive Quality of Accountants

The main users of the cloud accounting system are enterprise accountants. Improving the overall quality and ability of accountants is of vital importance to corporate management. Therefore, enterprises should improve the comprehensive quality level and professional ability of accounting personnel, strive to give full play to the advantages and positive effects of cloud accounting operations, improve the efficiency of corporate accounting work, and promote more standardized and standardized behavior of accounting personnel, so as to improve corporate accounting information to a New level. Small and medium-sized enterprises should not only strengthen the training and education of on-the-job accounting personnel, but also strive to cultivate a compound accounting talent team with excellent business, strong ability and high level, so as to provide personnel and technical guarantee for the cloud accounting information management of enterprises [6]. Enterprises should devote themselves to training a group of enterprise financial accounting personnel with high Internet technology level, proficient in accounting and financial professional knowledge, master relevant policies and regulations, have certain professional discrimination ability, communication and negotiation ability and research ability, and continuously inject fresh blood into the accounting team. Especially in the context of "internet plus", enterprise accountants should effectively integrate the knowledge of interconnection and enterprise financial management, and constantly promote the development of their thinking and innovation ability and the improvement of their management level.

3.3. Establishing Mechanism to Ensure the Data Security of Cloud Accounting

Under the cloud accounting environment, all kinds of cloud accounting service providers are equipped with a highly specialized Internet operation and maintenance team. The team is mainly responsible for the management and maintenance of various system software and related infrastructure of the enterprise, providing comprehensive guarantee for the enterprise. At the same time, cloud accounting service providers take comprehensive security precautions to ensure enterprise users' network security, data security and application security in all aspects. Many well-known cloud service providers have adopted ISO27001[7], the highest international standard for information security management. On the one hand, cloud accounting service providers have legally guaranteed the security of customer data by signing online management service contracts with customers. In addition, a relatively perfect internal control system has also been established in terms of internal control, effectively preventing the occurrence of burglary.

3.4. Strengthen the Relationship Between Cloud Accounting and External Systems

Small and medium-sized enterprises hope that cloud accounting services provided by third parties can standardize financial business processes, reduce internal management costs, and optimize the relationship with the external environment. Cloud accounting service providers should fully consider the practical needs of small and medium-sized enterprises, increase the external related functions and development of cloud accounting products and services, increase the competitiveness of Enterprise Cloud accounting products, and promote the continuous development of cloud accounting in small and medium-sized enterprises. The traditional cloud accounting products and services mainly meet the needs of accounting calculation of small and medium-sized enterprises. The functions provided are mainly accounting and simple inventory management, and can only be used in the internal network of enterprises. Most cloud accounting service providers cannot provide the product functions associated with external systems. Cloud accounting has realized this function. Many mainstream cloud accounting service providers have specially added the function of interfacing with external systems in the newly launched cloud accounting service products, thus creating favorable conditions for the correlation between cloud accounting information systems and external systems. As a result, cloud accounting can be seamlessly connected to external banks, taxation, auditing and other professional service organizations, and can complete online taxation, trading and auditing anytime and anywhere, thus greatly improving the work efficiency of enterprises.

3.5. Establish and Improve A Unified Cloud Accounting Standard System

In order to promote the development process of cloud accounting for small and medium-sized enterprises and let more and more small and medium-sized enterprises fully realize the disadvantages of traditional accounting and the advantages of applying cloud accounting, the government should give full play to its own functions. The government should not only promote small and medium-sized enterprises to strengthen education and publicity on cloud accounting service platform, but also further improve cloud accounting policies to provide policy support for small and medium-sized enterprises. On the issue of information security, the government must improve laws, regulations and systems on the Internet, crack down on information crimes and safeguard the legitimate rights and interests of enterprises and Internet users. In addition, the government should improve the supervision awareness of cloud accounting service providers, establish cloud accounting information security indicators, and give appropriate penalties to cloud accounting service providers that do not meet the standards. The government should formulate cloud accounting standards on the basis of fully defining the scope of application of cloud accounting. Combined with the trend of gradually expanding the application scope of cloud accounting system, the government should actively revise relevant

laws and regulations to speed up the maintenance of the security of cloud accounting information and form a complete set of information security legal system [8].

3.6. Accelerate the Independent Construction of Cloud Accounting Led by the Government

Under the trend of big data, many enterprises have yet to realize that cloud accounting has obvious promotion effect on the operation and development of small and medium-sized enterprises [9]. Therefore, the government should increase financial investment in cloud accounting, set up special funds for cloud accounting, increase support for the construction of cloud accounting platform, provide relevant preferential policies, and encourage domestic small and medium-sized enterprises to actively carry out cloud technology innovation. The government should also build a demonstration base for the cloud accounting platform as a reference to standardize the independent construction of the cloud accounting platform. In addition, the government should strive to cultivate a number of cloud accounting suppliers with large scale, high technical level, strong professionalism and great development potential, and build its own Chinese cloud. Moreover, the government should create a space environment conducive to the development of cloud accounting by means of relevant policy guidance and provision of relevant services, increase the promotion of the popularization and development of cloud accounting technology in the informatization of small and medium-sized enterprises, and realize the sharing of cloud accounting information resources. The government should integrate industry resources to enable related enterprises to form complementary advantages and jointly develop a cloud accounting platform. In this way, personnel engaged in accounting work can receive corresponding product information and internal data at any time and carry out a large number of related operations [10], thus improving the work efficiency of enterprise accounting personnel and realizing the aims of reducing risks, saving time and improving quality of enterprises.

4. SUMMARY

To sum up, the development of cloud accounting for small and medium-sized enterprises in China is still in its initial stage. Enterprises are not clear about the importance of cloud accounting and its own advantages, resulting in the popularization of cloud accounting and the relatively low level of informatization. The problems faced by China's small and medium-sized enterprises in the development of cloud accounting mentioned earlier in the article have strong pertinence and are common problems in most small and medium-sized enterprises and the existing market. In this situation, the government and enterprises should work together. On the one hand, the government should use its own functions to further improve the cloud accounting management system, create a good development environment for the development of enterprise cloud accounting, and gradually promote the use of cloud accounting. On the other hand, small and medium-sized enterprises should pay more attention to cloud accounting technology, improve their understanding of cloud accounting informatization, increase their investment in various resources of cloud accounting, establish and perfect the cloud accounting service system, develop and utilize cloud accounting system resources scientifically and systematically, and cultivate more high-quality talents who conform to the development of cloud accounting. So as to promote the rapid development of cloud accounting technology for small and medium-sized enterprises, improve the competitiveness of enterprises and promote the informatization process of enterprises.

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