

The Causes and Preventive Measures of Financial Accounting Risk under the New Financial Environment

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Abstract: With the arrival of the twenty-first century and the expansion of the financial market, the development of China's financial enterprises has entered a new stage. However, there are still many substantive problems behind the rapid development. For example, the financial supervision of enterprises is not strict, and the credit of financial institutions is poor, etc. These problems will affect the future development of the financial industry. The financial accounting risk assessment, as an important part of the financial industry, needs strict supervision of all aspects of financial accounting, to give scientific analysis of the risk and to develop reasonable and effective preventive measures. This thesis mainly discusses the financial accounting risk in the new financial environment causes and preventive measures.

Keywords: Financial accounting; Financial environment; Risk causes; Preventive measures

1. Introduction

The financial environment affects the survival and development of the financial institutions. The development of financial enterprises in China is relatively good, because China's financial environment is still in a relatively stable state operation, harmonious financial environment of the enterprise management plays an important role. The financial accounting risk of enterprises is one of the more important part in financial enterprises can guarantee. On the premise of guaranteeing the normal operation of financial enterprises, adopting effective preventive measures is to avoid the corporate reputation, corporate economic downturn, property losses etc., we discuss the points as follows.

2. Main Problems of Current University Financial Reimbursement in Front

2.1. Financial accounting risk

Accounting as the first step in financial work, problems are often because of the staff's carelessness. Strict supervision of accounting ensures that the overall direction will not be deviation. The reasons for the existence of financial accounting risk are, on the one hand, that there is incorrect operation in the actual accounting operation project, which leads to inaccurate data and eventually brings risks. On the other hand, because there is no scientific and effective accounting methods, or wrong data from technical personnel review who is not strict while accounting, which will lead to financial accounting risk

2.2. Financial accounting settlement risk

The funding of China's financial industry mainly comes from banks, financial accounting settlement risk appears in this link. In the accounting process, the bank operating system generally uses the specified operating tools and settlement schemes. According to the usual experience, although there is less possibility of risk in this link, but risks still exist due to financial accounting that does not conform to the actual situation. The emergence of these problems is because of the accounting items should not use the original settlement method, which is one of the disadvantages of bank operating system, it is also the failure of staff. Problems in financial accounting settlement often result in a large loss of property.

2.3. Financial accounting supervision risk

There are different accounting settlement risks, financial accounting supervision risk is a kind of artificial risk. If the risk appears, it is often because of enterprise's non-standard management, poor quality supervisor, supervision departments as a decoration. This phenomenon will lead to other departments' slack in work. In addition, the supervision and management mechanism of our country has defects, and the penalty measures are not perfect. When problems arise, managers cannot find their own mistakes, and shirk these problems to the subordinate staff, and they cannot be responsible to very person, this is the specific content of financial accounting supervision risk.

3. Analysis of the Causes of Financial Accounting Risk in the New Financial Environment

3.1. Imperfect financial accounting system

China's financial accounting system is not yet perfect. Compared with the developed countries, there are still large gaps. Financial institutions and financial enterprises running in accordance with the law of the market to reduce the risk of investment is one of the jobs countries and governments should do the best. China's financial accounting risk cannot be reduced to within the scope of control, financial enterprises need to develop appropriate improvement of enterprise development financial accounting system based on historical experience and development trend in the future. In recent years, China's financial system was constrained by traditional thoughts, it cannot follow the development of the times, innovation and development, which result in imperfect financial management system of various enterprise's departments, departments can not to implement the knowledge management related financial theory. From the surface phenomenon of these problems, it is because the accounting work cannot be caused by the norms of science, but in fact it is because financial institutions and enterprise accounting system is not perfect resulting from the financial sector, regulatory control is not enough to review the accounting mechanism behind, and the evaluation system is not perfect, these all are bound by the imperfect financial system, which influence enterprise development speed. On the other hand, the financial enterprise awareness of the accounting pays not enough attention, with the arrival of twenty-first century, the financial center of our country enterprise development has been related to the expansion of market economy and the scale of experience, but they still pay little attention to the importance of financial accounting system. Generally speaking, China's financial accounting system is not perfect enough. Only by establishing and improving the financial accounting system suitable for the major countries in the world can it develop more rapid in the future.

3.2. Defects in financial accounting management system

In the background of the rapid development of China's finance and economy, our government has promulgated a series of laws and regulations in the past several years to regulate the behavior of financial enterprises, but these regulations can only restrain and manage the work behavior of financial structure, the internal management of financial enterprises still not in place, both the management staff and the grassroots staff cannot be strict and serious for their work, which are often not in accordance with the provisions of the enterprises in work process. In the process of carrying out a financial project, in the accounting settlement link, the staff's irregular behavior often lead to greater economic losses, which has a greater impact on the credibility of enterprises. With the comprehensive reform of finance, the entrance threshold of

China's financial capital entrepreneurs to the financial industry will be reduced, many financial enterprises develop rapidly, standing in the city center, becoming one of the focus of urban economic development. The system promulgated by China promotes the development of the financial market economy to a certain extent, but compared with the world's advanced financial countries, there is still a big gap. Due to the national nature of China, the government implements the policy of centralized development of small and medium-sized financial enterprises and guiding the development of small and medium-sized enterprises is the way to meet the development of socialist country. However, under the development of such a big trend in China, the improvement of many enterprises' financial and accounting management systems will not keep up with the development speed, leading to the internal pattern disordered of some small and medium-sized financial enterprises at this stage, and increasing the risk of financial investment. If the reasonable and effective preventive measures can not be developed in the early time of work, it can not guarantee the security and stability of the financial accounting in actual work. there is another defect on financial accounting management system, in the accounting work, most enterprises use the accrual system, the operation of accrual system will reduce the prudence principle of accounting, and the prudence principle plays an indispensable role in the financial enterprise's smooth and good operation, however, in the actual operation process, the accrual system strictly requires the data of the income and expenditure, if the data cannot be confirmed, it cannot be recorded and analyzed, there is a contradiction between the two systems in essence, which makes the financial accounting management system is flawed, seriously affecting the financial industry market economy's security and stability.

3.3. Financial accounting internal staff's poor quality

In the financial accounting industry, the poor quality of the internal staff becomes a major problem in the enterprise. As a result of the development policy of the small and medium-sized enterprises promulgated by the government, a large number of financial personnel have been put into the financial and accounting industry. On the basis of not selecting the technical staff strictly, it will affect the development of financial enterprises greatly, because those financial and technical personnel are the main parts for the development of enterprises, their poor quality will lead to many problems. In the further development, the financial enterprises need to select the staff who have the technology of clearance and the qualified theory to learn advanced financial management knowledge and study abroad. In order to build the financial power, China should also strengthen the construction of financial schools, training financial high-tech students to

adapt the development of times, so as to make up financial and accounting technical staff gap for the next few years. At present, in order to meet the needs for employees, some small and medium-sized financial enterprises deliberately relax the selection criteria of staff, resulting in the overall quality of internal staff of financial enterprises is very low, the financial and technical personnel lack of formal technical training, cannot correctly understand the problems happened in financial accounting work, let alone to solve the problem in a timely manner. And there are some managers who have too excessive behavior, money-oriented behavior, they use their rights to violate the laws and regulations to make money or embezzle the public funds, these improper behaviors block the development of financial enterprises, causing serious economic losses and destroying the credibility of financial enterprises. These problems profoundly show the serious affection of bad quality of financial accounting internal staff, so when enterprises recruit candidates, they need to analyze a person's work attitude and behavior comprehensively, such as the academic qualifications, work experience, quality and other factors. Strengthening the moral training and overall quality of financial accounting staff is an imminent task, not only because the improper behaviors of financial technical staff will affect the normal operation of work, but also because these improper behaviors has a bad influence on the country, the community and the enterprises, which directly affect the financial enterprises' operating safety system, undermine the criteria for financial transactions, and have a fatal impact on the small and medium-sized financial enterprises. Therefore, the current financial enterprises in China need to improve the overall quality of financial accounting staff and standardize their work behaviors, the country also need to build a financial college to ensure the training of high-tech and high moral talents.

4. Financial Accounting Precautionary Measures in new Environment

4.1. Establish strict rules and regulations, improve the financial accounting management system

The establishment of strict management system has become one of the focuses of financial enterprises, financial accounting as an important part of the financial industry, the improvement of its management system has an important impact on the future development. In order to ensure the smooth and good development of financial enterprises in the new financial environment, it is necessary to establish and improve the rules and regulations, which not only helps to provide job safety guarantee, improve the efficiency, but also accelerate the development speed of financial enterprises and improve their economic efficiency.

4.2. Construct supervision departments carry out financial supervision work strictly

Constructing supervision department is a necessary work, when the financial enterprises carry out any work, it need the strict supervision of the supervision department, this approach may make the internal of enterprises have some discordant problems, but in general the supervision department is established for standardizing the behaviors of financial staff. The selection of supervision department staff should be more strict, enterprises should give up the staff with lower quality and poor professional knowledge directly, they should select the staff with higher moral education and good theoretical knowledge, on the other hand, supervision department staff not only need a strong self-control ability, but also need to hold on their heart and understand the importance of their work profoundly. In the process of work, the problems need to be reported to the management staff, they must make sure who should be responsible to the problems, and they must in accordance with the rules and regulations of the system to carry out punishment measures strictly.

4.3. Use the modern financial accounting operation measure

With the continuous development of science and technology, financial institutions will also use the modern operation mode to carry out the work, which specifically use the computer network technology, financial database data analysis has a greater advantage in accounting settlement work. Under the premise of avoiding mistakes, it can improve the financial accounting settlement work's efficiency and quality, greatly improving the service quality to customer. The use of modern financial operation system is conducive to financial enterprises to improve their power of market economy, and to a certain extent, it can regulate the behavior of technical staff to avoid the problems caused by artificial errors. In general, although the modernization of technology can improve the efficiency of financial enterprises, we can not use it blindly, we need to combine the actual situation to make a comprehensive analysis, the combination of both personnel and technology can maximize the economic benefits.

5. Conclusions

China's financial industry is still in its infancy, the financial management system in the enterprises still need to improve constantly, the financial and accounting technical staff need to be selected carefully, and the regulation management system should be established and improved. The financial enterprises only to adapt to the development of the times to make the right behavior, they can have the advantages in the development of future.

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