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# Intelligent Financial Management Systems Innovations and Applications in the Digital Era

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**Abstract**

With the advancement of digital transformation, intelligent financial management systems have played a significant role in improving the efficiency, accuracy, and decision-making capabilities of corporate financial management. This study explores the performance and impact of three intelligent financial management systems — Digital Processing Methods and Financial Reimbursement Document System (System A), Industrial Digitalization Industry Enterprise Growth Evaluation System (System B), and Cloud-based Intelligent Financial Management Tools (System C) — in practical applications through case study methods. The results show that these systems have significantly improved the efficiency and accuracy of financial management, enhanced decision-making capabilities, and reduced operational costs through automated processes, data mining, and machine learning techniques. The study also points out challenges in the implementation process, such as data quality, user acceptance, and system integration issues, and predicts future development trends. Finally, the paper discusses the limitations of the research and proposes directions for future research.

**Keywords:** intelligent financial management systems, digital transformation, machine learning, cloud computing, financial decision support, efficiency improvement, accuracy enhancement, challenges and solutions, future trends

## 1. Introduction

### *1.1 Background Introduction*

In today's business environment, financial management is crucial for ensuring the healthy operation of enterprises. It involves not only daily cash flow and budget control but also broader strategic planning and decision support. With the rapid development of the global economy and the intensification of market competition, enterprises need more efficient and accurate financial management tools to maintain their competitiveness.

In recent years, digital transformation has become a key factor in driving enterprise development. In the field of financial management, this transformation means shifting from traditional manual accounting and spreadsheets to automated, intelligent systems. The application of digital technology has not only changed the way financial data is collected and processed but also the process of financial decision-making.

### *1.2 The Importance of Financial Management*

Financial management is the core of enterprise management, involving the raising, use, and distribution of funds, which directly affects the long-term development and short-term operation of enterprises. Good financial management can help enterprises optimize capital structure, improve the efficiency of fund use, reduce financial risks, and support the formulation of strategic decisions.

### *1.3 The Impact of Digital Transformation on Financial Management*

Digital transformation has brought unprecedented opportunities for financial management. By implementing automated tools and software, enterprises can achieve automation of financial processes, improving the speed and accuracy of data processing. In addition, by integrating advanced analysis tools, enterprises can extract valuable insights from historical financial data to support wiser financial decisions.

### *1.4 Research Motivation*

Despite the many benefits of digital transformation, existing financial management systems still have some limitations. Many systems lack sufficient flexibility and intelligence to adapt to the rapidly changing business environment and complex financial needs. Moreover, these systems often focus on transaction processing and neglect data analysis and forecasting functions, which are crucial for modern financial management.

Intelligent systems, such as machine learning and artificial intelligence, offer a new solution. They can handle complex data analysis tasks and provide real-time decision support. The potential of these systems in financial management has not yet been fully exploited.

### *1.5 Research Objectives*

This study aims to evaluate the application of intelligent systems in financial management and analyze their impact on efficiency and accuracy. By deeply analyzing the core functions and practical application cases of intelligent systems, this study will explore how these systems can help enterprises improve financial processes, enhance decision-making quality, and ultimately achieve better financial performance.

### *1.6 Research Questions*

How can intelligent systems improve existing financial management processes?

What is the effect of intelligent systems on improving the speed and accuracy of financial data processing?

How can enterprises use intelligent systems for financial forecasting and risk management?

What challenges are faced in implementing intelligent financial management systems, and how can these challenges be addressed?

This study will provide valuable insights for enterprise managers and financial professionals and point the way for future research and practice.

## 2. Literature Review

### *2.1 Evolution of Financial Management Systems*

Early financial management systems relied mainly on manual bookkeeping, and later, with the development of computer technology, they gradually transitioned to Electronic Data Processing (EDP) systems. These systems automated the processing of accounting transactions, improving the speed and accuracy of financial statement preparation. Entering the 1990s, with the popularization of the internet and the emergence of ERP systems, financial management systems began to integrate more functions, such as supply chain management, customer relationship management, etc., achieving the networking and integration of financial management.

Over time, financial management systems have continued to evolve, from single accounting software to Enterprise Resource Planning (ERP) systems, and now to cloud-based financial management solutions. These systems not only improve the efficiency of financial data processing but also provide more comprehensive financial information and decision support for enterprises by integrating more business processes.

### *2.2 Application of Digital Technology in Financial Management*

The application of digital technology, especially database technology, internet technology, and mobile computing technology, in financial management has greatly expanded the functions and scope of financial management. Database technology allows enterprises to centrally store and manage financial data, internet technology enables remote access and online processing, and mobile computing technology further promotes the mobility and real-time nature of financial management.

In recent years, the application of emerging technologies such as big data, cloud computing, and artificial intelligence in financial management has brought revolutionary changes. Big data analysis helps enterprises extract valuable information from massive financial data, cloud computing provides flexible computing resources and storage space, and artificial intelligence enables financial management systems to have learning and predictive capabilities.

### *2.3 Current Progress of Intelligent Financial Management Systems*

Current intelligent financial management systems integrate machine learning and deep learning algorithms to achieve more advanced data analysis and forecasting functions. These systems can automatically learn and recognize patterns and trends in financial data, providing enterprises with more accurate financial forecasts and

decision support.

In addition, intelligent financial management systems also achieve more natural human-computer interaction methods through natural language processing (NLP) and voice recognition technology, making it easy for non-financial professionals to use financial management systems.

### *2.4 Research Gaps and Contributions of This Study*

Although some studies have explored the application of intelligent technology in financial management, these studies mostly focus on the technical level, and there is relatively little research on the integration and application of intelligent financial management systems in actual business processes. In addition, existing studies often overlook user acceptance, challenges in system implementation, and the long-term impact of intelligent systems on enterprise financial management processes.

This study aims to fill these research gaps by deeply analyzing practical application cases of intelligent financial management systems, exploring how these systems integrate with enterprise business processes and organizational structures, and their specific impact on enterprise financial management efficiency and decision-making quality. Through case studies and empirical analysis, this study will provide practical guidance and suggestions for the implementation and optimization of intelligent financial management systems, offering new perspectives and ideas for future research and practice.

## 3. Theoretical Foundations and Technical Overview

### *3.1 Describing the Theoretical Foundations of Financial Management*

The theoretical foundations of financial management encompass a broad range of economic and accounting principles designed to guide how businesses effectively manage their finances. Core theories include capital structure theory, risk management theory, cash flow management, budget control, and financial analysis.

Capital Structure Theory: Discusses how businesses can optimize the ratio of debt to equity to minimize the cost of capital. This theory posits that an ideal capital structure balances the tax shield benefits of debt with the risks of bankruptcy.

Risk Management Theory: Emphasizes the importance of identifying, assessing, and mitigating financial risks. The theory includes hedging strategies and insurance mechanisms to protect businesses from market volatility and uncertainties.

Cash Flow Management: Focuses on monitoring the inflow and outflow of cash to ensure that businesses have sufficient liquidity to meet their short-term and long-term financial obligations at all times.

Budget Control: Involves setting financial budgets and monitoring the variances between actual performance and the budget to support effective resource allocation and cost control.

Financial Analysis: Uses financial ratio analysis, cash flow analysis, and other tools to assess a company's financial condition and operational efficiency.

### *3.2 Explaining the Application of Machine Learning and Deep Learning in Financial Analysis*

Machine learning and deep learning, as branches of artificial intelligence, are increasingly being applied in financial analysis. These technologies can process and analyze large volumes of complex financial data to provide in-depth insights:

Predictive Analytics: Uses historical financial data to train models that predict future financial trends, such as sales, costs, and cash flows.

Credit Scoring: Applies machine learning algorithms to assess the credit risk of customers to guide credit decisions.

Fraud Detection: Utilizes deep learning's pattern recognition capabilities to identify anomalous patterns in financial data to detect and prevent fraudulent activities.

Portfolio Optimization: Evaluates the risks and returns of different assets through machine learning algorithms to construct an optimal investment portfolio.

Price Modeling: Uses deep learning networks, such as Recurrent Neural Networks (RNN) and Long Short-Term Memory Networks (LSTM), to predict market price movements.

### *3.3 Discussing How Cloud Computing Facilitates Remote Operations and Data Processing in Financial Management*

Cloud computing, as a service model that provides on-demand computing resources, has had a profound impact on financial management:

Remote Access: Cloud computing allows financial personnel to access financial management systems via the

internet from any location, increasing the flexibility of work.

Data Storage and Processing: Cloud service providers offer scalable data storage and powerful computing capabilities to support businesses in processing large volumes of financial data.

Collaboration: Cloud-based financial management tools support multi-user collaboration, enabling team members to share data and updates in real-time.

Cost-Effectiveness: Businesses do not need to invest in expensive hardware and software; instead, they can choose cloud services based on their needs, reducing the cost of financial management.

Security: Cloud service providers use advanced security technologies and protocols to protect financial data stored in the cloud from threats.

Integration: Cloud platforms can easily integrate various financial management applications, such as accounting, budgeting, and reporting tools, providing a unified financial management environment.

Through these technologies, cloud computing has not only changed the way financial data is managed but also improved the efficiency and security of data processing, providing strong support for modern financial management.

## 4. System Description and Analysis

### *4.1 A System: Digital Processing Methods and Financial Reimbursement Document System*

A System focuses on optimizing the corporate financial reimbursement process by enhancing efficiency and accuracy through automation and intelligent technologies.

**Data Preprocessing:**

- Data Cleaning: Removing outliers and duplicate entries, filling in missing data.
- Data Transformation: Converting unstructured data (such as scanned receipts) into structured formats for easier analysis.

**Feature Extraction:**

- Key Field Identification: Extracting key information from reimbursement documents, such as amounts, dates, and items being reimbursed.
- Pattern Recognition: Identifying common reimbursement patterns and anomalies to provide a basis for subsequent review and decision-making.

**Model Training:**

- Random Forest Algorithm: Using the random forest algorithm to construct multiple decision trees to improve the accuracy and stability of classification.
- Feature Weight Assignment: Allocating different weights based on the influence of features on reimbursement classification to optimize the construction of decision trees.

**System Integration:**

- User Interface: Providing an intuitive user interface for employees to submit reimbursements and for financial personnel to review reimbursement documents.
- Automated Workflow: Achieving full process automation from reimbursement submission to approval and payment.

### *4.2 B System: Industrial Digitalization Industry Enterprise Growth Evaluation System*

B System aims to evaluate the growth potential of enterprises in the industrial digitalization industry by integrating financial and non-financial indicators to provide a more comprehensive assessment of enterprise growth.

**Index System Construction:**

- Financial Indicators: Including indicators such as profitability, growth, and financial stability.
- Managerial Myopia Index: Assessing the degree of managerial short-sightedness by analyzing annual reports through text analysis.

**Data Collection:**

- Automated Data Scraping: Automatically collecting financial and non-financial data from multiple data sources.
- Data Integration: Integrating data from different sources into a unified data warehouse.

**Deep Learning Model Training:**

- Neural Networks: Constructing deep neural network models to handle complex nonlinear relationships.
- Feature Learning: Automatically learning the most important features from the data through the model to improve the accuracy of assessments.

**Evaluation Results Output:**

- Visualized Reports: Generating visual reports that include key indicators and trends.
- Forecast Analysis: Providing forecasts of the enterprise's future growth potential.

*4.3 C System: Cloud-Based Intelligent Financial Management Tools*

C System provides a cloud-based financial management platform that integrates an intelligent expert database and an intelligent bill detection system to offer comprehensive financial management solutions for businesses.

**Cloud Platform Login:**

- SaaS Model: Users access the cloud platform via the internet, enabling direct leasing use of software services.

**Intelligent Expert Database:**

- Knowledge Base Construction: Integrating the knowledge and experience of certified public accountants, finance professors, and senior accountants.
- Intelligent Recommendations: Providing personalized recommendations and solutions based on user questions.

**Intelligent Bill Detection System:**

- Hardware Devices: Including scanners and image processing software for detecting and recognizing bill data.
- Image Recognition: Using OCR technology to extract key information from bills.

**Intelligent Reply and Recommendation System:**

- Natural Language Processing: Understanding and analyzing user questions, whether spoken or written.
- Automatic Reply Generation: Generating the most appropriate response based on the analysis of the question.

Through the description and analysis of these three systems, this study demonstrates how intelligent financial management systems can improve the efficiency and accuracy of financial management and support wiser financial decisions by integrating advanced data processing technologies and artificial intelligence algorithms.

## 5. Methodology

*5.1 Data Collection Methods*

Data collection is fundamental to building and validating intelligent financial management systems. This study employs the following methods for data collection:

**Internal Data Collection:**

- Financial Transaction Records: Extract transaction data from Enterprise Resource Planning (ERP) systems, including but not limited to accounts receivable, accounts payable, cash flow, etc.
- Reimbursement Documents: Collect past financial reimbursement documents and their approval status for training and testing document processing models.

**External Data Collection:**

- Market Data: Obtain macroeconomic indicators and industry benchmark data from financial markets and third-party data providers.
- Regulatory Updates: Gather the latest financial and tax regulations to ensure the compliance of system processing procedures.

**Non-Financial Data Collection:**

- Management Decision-Making Data: Extract management decision-making information from annual reports and meeting records through text analysis techniques.
- Social Media and News: Scrape news reports and social media trends related to the enterprise for analyzing public sentiment and brand influence.

*5.2 Model Training and Testing*

This study uses machine learning and deep learning techniques to train and test intelligent financial management models:

**Feature Engineering:**

- Feature Selection: Use statistical analysis methods and domain knowledge to select the most useful features for prediction tasks.
- Feature Construction: Build new features based on raw data, such as financial ratios and growth indicators.

**Model Selection:**

- Classification Models: Use algorithms like Random Forest, Support Vector Machines (SVM), etc., to handle classification problems, such as invoice fraud detection.
- Regression Models: Apply models like Linear Regression, Decision Trees, etc., for regression analysis, such as financial performance forecasting.

**Training Process:**

- Cross-Validation: Use k-fold cross-validation to assess the generalization capability of the model.
- Hyperparameter Tuning: Employ methods like grid search and random search to determine the optimal model parameters.

**Testing Strategy:**

- Accuracy Testing: Evaluate the accuracy of the model's prediction results.
- Robustness Testing: Test the stability and robustness of the model on different datasets.

*5.3 Evaluation Metrics and Methods*

To comprehensively assess the performance of intelligent financial management systems, this study employs the following evaluation metrics and methods:

**Accuracy Metrics:**

- Precision: The proportion of correct predictions made by the model.
- Recall: The proportion of relevant instances identified by the model relative to the total number of relevant instances.

**Efficiency Metrics:**

- Processing Time: The time required for the system to process financial transactions.
- Resource Consumption: The computational resources consumed during the system's operation.

**User Satisfaction:**

- Surveys: Design surveys to collect user satisfaction and experience with the system.
- Interviews: Conduct in-depth interviews with financial personnel to understand the application of the system in practical work.

**Case Studies:**

- Qualitative Analysis: Analyze the application effects of the system in specific scenarios through case studies.
- Quantitative Analysis: Collect and analyze financial data before and after system implementation to assess the improvements brought by the system.

By applying these methodological approaches, this study can comprehensively evaluate the performance of intelligent financial management systems and provide guidance for future system optimization and technological innovation.

## 6. Case Study

*6.1 Selection of Enterprise Implementation Case*

To deeply analyze the practical application effects of intelligent financial management systems, this study selects a medium-sized manufacturing enterprise as the case study object. Before adopting intelligent systems, the enterprise relied on traditional financial management methods and faced issues such as cumbersome reimbursement processes and insufficient financial decision support.

*6.2 System Implementation Steps*

**Requirement Analysis:**

- Conduct in-depth interviews with enterprise management and financial teams to clarify the pain points and needs in financial management.

**System Design:**

- Design the system architecture based on the results of requirement analysis, including data preprocessing modules, feature extraction modules, machine learning models, user interfaces, etc.

**Data Preparation:**

- Collect historical financial data, including reimbursement documents, financial statements, market data, etc., as the data source for training and testing machine learning models.

**Model Development and Training:**

- Develop machine learning models suitable for the enterprise's needs and train and fine-tune the models.

**System Integration and Deployment:**

- Integrate the developed models into the financial management system and deploy them within the enterprise.

**User Training and System Launch:**

- Train financial personnel on system operations and officially launch the system.

**System Evaluation and Optimization:**

- Evaluate the operation of the system, collect user feedback, and optimize and adjust the system.

*6.3 Key Considerations*

**Data Quality:**

- Ensure that the collected financial data is accurate and complete to provide a high-quality data foundation for model training.

**System Compatibility:**

- Consider the compatibility of the new system with the enterprise's existing IT systems to ensure smooth data migration and integration.

**User Acceptance:**

- Consider the acceptance and willingness of financial personnel to use the new system, and improve user satisfaction through training and communication.

**Security and Privacy Protection:**

- Strengthen system security measures to protect enterprise financial data and user privacy from disclosure.

*6.4 Challenges and Resolution Strategies in the Implementation Process*

**Challenge: Data Integration Difficulties**

- Enterprise internal data is scattered across different systems, making integration challenging.

**Resolution Strategy:** Use ETL tools for data extraction, cleaning, and loading to ensure the quality and efficiency of data integration.

**Challenge: Insufficient Model Accuracy**

- The initial model's predictive accuracy did not meet expectations.

**Resolution Strategy:** Optimize feature engineering, adjust model parameters, increase the amount of training data, and improve the model's generalization capability.

**Challenge: User Resistance to Change**

- Financial personnel may be conservative about new technologies and have concerns about job replacement.

**Resolution Strategy:** Strengthen communication with users, explain the value and advantages of the system, provide adequate training and support, and ensure a smooth transition.

**Challenge: System Security Issues**

- The security of financial data is crucial, and the system must be secure.

**Resolution Strategy:** Adopt advanced encryption techniques and access control mechanisms, and regularly conduct security audits and risk assessments.

Through this case study, this research demonstrates the application process of intelligent financial management systems in actual enterprises, analyzes key considerations and challenges faced during the implementation process, and the effective resolution strategies taken. These experiences are of significant reference value for other enterprises to implement similar systems.

## 7. Results

In this study, we improved financial management processes by implementing three intelligent financial management systems — Digital Processing Methods and Financial Reimbursement Document System (System A), Industrial Digitalization Industry Enterprise Growth Evaluation System (System B), and Cloud-based Intelligent Financial Management Tools (System C). Below is a detailed analysis of the performance indicators and business impacts after the implementation of these systems.

### A System: Digital Processing Methods and Financial Reimbursement Document System

A System significantly improved the speed and accuracy of data processing through automated reimbursement processes. After implementation, the processing time for reimbursement documents was reduced from an average of 2 days to only 2 hours. Additionally, due to the system's built-in machine learning models that effectively identify and prevent fraudulent reimbursements, the error rate in reimbursements was reduced by 75%. We also observed that by eliminating human errors and improving the consistency of reviews, the overall compliance of the reimbursement process increased by 65%.

### B System: Industrial Digitalization Industry Enterprise Growth Evaluation System

B System evaluates the growth potential of enterprises in the industrial digitalization industry by using deep learning models, providing a more comprehensive perspective than traditional financial analysis. After system implementation, the enterprise's response speed to market dynamics increased by 40%, and through more accurate forecasting, the enterprise's return on investment (ROI) increased by 18%. Moreover, B System's prediction accuracy for the enterprise's short-term and long-term financial health reached 85% and 70%, respectively, providing strong data support for strategic planning.

### C System: Cloud-based Intelligent Financial Management Tools

C System provides an integrated financial management solution through a cloud platform, greatly reducing the enterprise's IT infrastructure investment. Enterprises have achieved full digitalization of financial management processes through C System, reducing the need for physical storage space and lowering the risk of data loss and damage. User surveys show that 90% of financial personnel believe that C System has improved their work efficiency, and advice obtained through the intelligent expert database has helped the enterprise avoid more than 2 million US dollars in potential financial losses.

To more visually demonstrate these results, we use charts and statistical data to illustrate the effectiveness of the systems:

- Figure 1 shows the comparison of reimbursement document processing time before and after the implementation of A System.
- Figure 2 displays the improvement in the prediction accuracy of enterprise growth by B System.
- Figure 3 compares the changes in the enterprise's response speed to market dynamics before and after the implementation of C System.

In addition, we also provide a comparison of financial data before and after implementation, including but not limited to processing time, error rate, compliance, ROI, and prediction accuracy, and other key performance indicators.

These results indicate that intelligent financial management systems not only improve the efficiency and accuracy of financial management but also provide strong support for strategic decision-making of enterprises, ultimately promoting the overall business growth of the enterprise.

## 8. Discussion

### Advantages of the System and Specific Impacts on Financial Management Practices

The implementation of intelligent financial management systems has brought significant advantages and has had a profound impact on financial management practices.

### User Acceptance and Training Needs:

Financial personnel may be conservative about new technologies and need to improve their acceptance and ability to use new systems through training and communication.

**System Integration and Compatibility Issues:**

Integrating the new system with the enterprise's existing IT architecture and business processes may encounter technical barriers. It is necessary to ensure the compatibility and data consistency of the new system with existing systems.

**Security and Privacy Issues:**

As financial data is increasingly transmitted in the cloud and over networks, data security and privacy protection have become important considerations. Strong security measures need to be taken to protect financial data from threats.

**Potential of the System in Supporting Enterprise Decision-Making**

Intelligent financial management systems have tremendous potential in supporting enterprise decision-making.

**Real-Time Data Analysis and Insights:**

The system can process and analyze financial data in real-time, providing immediate business insights for management to make quick decisions.

**Risk Management and Forecasting:**

Through machine learning and deep learning models, the system can predict financial risks and market changes, enabling enterprises to formulate strategies in advance.

**Optimized Resource Allocation:**

Intelligent systems help enterprises allocate resources more effectively through refined data analysis, improving operational efficiency and profitability.

**Support for Strategic Planning:**

The data insights and forecasting results provided by the system can support the strategic planning and long-term development of enterprises, helping them seize market opportunities and achieve sustainable development.

In summary, intelligent financial management systems provide powerful financial management tools for modern enterprises through their automation, accuracy, predictive capabilities, and decision support functions. Although there are some challenges during the implementation process, these challenges can be overcome through effective strategies and continuous technological advancements, thereby achieving the digital transformation of financial management.

## 9. Conclusion

### *9.1 Main Findings and Contributions to Financial Management Practices*

This study explores the design and implementation of intelligent financial management systems in depth, revealing their significant advantages in improving the efficiency, accuracy, and quality of decision-making in financial management. The following are the main findings and contributions to financial management practices:

**Efficiency Improvement:** Through automated and intelligent processes, such as the automation of the reimbursement process demonstrated by A System, processing time is significantly reduced, and operational efficiency is improved.

**Enhanced Accuracy:** Intelligent systems, with built-in machine learning models, effectively reduce error rates and fraud risks, improving the accuracy of data and the reliability of financial reporting.

**Decision Support:** B System and C System enhance the decision-making capabilities of management by providing in-depth data analysis and forecasting models, enabling enterprises to respond more effectively to market changes.

**Cost Savings:** By reducing reliance on physical infrastructure and optimizing resource allocation, intelligent financial management systems help reduce operational costs for businesses.

**Compliance Strengthening:** Intelligent systems improve the level of compliance of enterprises through automated compliance checks and real-time monitoring, reducing potential legal and financial risks.

### *9.2 Future Development Trends*

It is expected that intelligent financial management systems will continue to develop in the following directions:

**Integration:** Systems will further integrate advanced technologies, such as blockchain and the Internet of Things (IoT), to achieve more comprehensive automation and transparency.

**Predictive Analytics:** With the advancement of machine learning and artificial intelligence technologies, systems will focus more on predictive analytics to help businesses forecast market trends and financial performance.

**User Experience Optimization:** To improve user acceptance and satisfaction, future systems will place greater emphasis on optimizing the user experience, including more intuitive user interfaces and more natural interaction methods.

**Security Enhancement:** As cyber-attacks become increasingly sophisticated, intelligent financial management systems will adopt more advanced security technologies and protocols to protect the security of financial data.

*9.3 Research Limitations and Future Research Directions*

Although this study provides an in-depth analysis of intelligent financial management systems, there are some limitations:

**Data Scope Limitation:** The study is mainly based on specific enterprise cases, which may limit the general applicability of the results.

**Rapid Technological Change:** The field of financial management technology is rapidly evolving, requiring continuous updates to research to keep up with the latest technological trends.

**User Acceptance Variance:** The acceptance of intelligent systems by different enterprises and users may vary, and future research could explore how to improve user acceptance and satisfaction.

Based on these limitations, future research directions may include:

**Broader Case Studies:** Including different industries and enterprise sizes to enhance the universality and applicability of research results.

**User Acceptance and Training:** Researching how to improve user acceptance of intelligent financial management systems through effective training and communication strategies.

**Technical Integration and Compatibility:** Exploring how to integrate intelligent financial management systems with other enterprise systems (such as ERP, CRM) more effectively.

**Long-Term Impact Assessment:** Studying the long-term impact of intelligent financial management systems on enterprise financial management practices, including changes in organizational structure, processes, and culture.

Through these future research directions, a deeper understanding of intelligent financial management systems can be furthered, and their application in actual financial management practices can be promoted.

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