

Research on Financial Management Model and Countermeasures of Hospitals Under B2C e-Commerce Environment

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Abstract: With the rapid development of Internet technology, e-commerce has also ushered in a good opportunity for development, B2C mode is a hot mode of operation of e-commerce, in this context, the development of hospital financial management work also shows the development of e-commerce direction. Based on the current situation of the development of hospital financial management in B2C e-commerce environment, this paper uses PEST and SWOT methods to solve the current problems in the development of hospital financial management in e-commerce, and proposes three operation modes of hospital financial management: hospital fixed asset management mode, hospital financial management digital economic information system, and blockchain financial management information platform, to provide a solution for the current hospital. The shortcomings of the current hospital financial management operations are proposed to optimize the B2C e-commerce hospital financial management model.

1 INTRODUCTION

With the advent of e-commerce era, hospital financial management work faces new opportunities and challenges, e-commerce provides a broad space for the development of financial management, and any innovative capital will eventually be transformed into "finance". At the same time, the financial management work should be adjusted and adapted according to the changes of the environment, so as to improve the quality and efficiency of financial management and better play the value and role of "finance" in the era of e-commerce. Therefore, it is of positive theoretical and practical significance to explore the problems and countermeasures of hospital financial management in the e-commerce environment. In this paper, we analyze the problems and propose three operation modes of hospital financial management from the current problems of hospital financial management by using SWOT and PEST analysis models, and propose solutions to the problems.

2 PROBLEMS OF HOSPITAL FINANCIAL MANAGEMENT UNDER B2C E-COMMERCE ENVIRONMENT

2.1 B2C Hospital Financial Management System Is not Perfect, the Process Is not Optimized

A sound financial management system system is the basis of financial management work and an important measure to achieve financial management goals (Nhapl, I at el., 2003). However, at the present stage, hospitals in the process of financial management work, still using traditional management methods, not combined with the new characteristics of B2C e-commerce to develop a management system, the development of financial management regulations there is a lag, it is difficult to meet the needs of electronic development, which largely affects the overall effectiveness of financial management work, but also difficult to improve the overall efficiency of financial management. At the same time, the hospital's management process is not clear enough and the management scheme is not detailed enough in the financial management process.

Various departments for the aggregation and reporting of financial data is not in place, and the development of the integration of industry and finance is not in place, which will inevitably affect the sharing and full use of financial data.

2.2 The Hospital's Information Management System and Information Technology Is not Perfect

With the advent of the era of financial information management, the financial information resource management model based on financial data analysis is gaining more and more attention. At present, financial information management mode is considered the most important management mode in total financial management (Xu, B, (2019). The management system must be more flexible for the comprehensive management of hospital financial information and the management of financial information, therefore, in the era of financial information management, it is necessary to effectively carry out the comprehensive management of financial information through a more efficient financial information calculation model. And now many hospitals' information technology financial management system and information technology management technology are not sound and perfect enough, which leads to certain management problems (Pang, X at el., 2018), and these management problems, if not found a way to solve in time, will directly intensify the contradiction between management and other subordinate department employees, which is not only not conducive to improve the efficiency of both sides, but also directly affect the whole management team's morale. Financial management system as the main medical information processing business hub within the hospital, if the medical financial management system can not effectively let the medical information management technology gradually to the financial peak, it will not be able to the entire hospital internal medical information financial management system to achieve more perfect.

2.3 Lack of Effective B2C e-Commerce Financial Management Regulatory Mechanism

In order to improve the competitiveness in the market, enterprises continue to improve the level of financial

management of enterprises, but the lack of professional talents in enterprise finance, the professional ability of financial personnel is low. In the era of fast development of e-commerce, the working level of financial personnel does not meet the requirements of enterprise financial management, which reduces the efficiency of financial management, and the authenticity and accuracy of financial information is difficult to be guaranteed. In the enterprise management, the manager holds the main right of financial management, and the financial personnel do not have the right to make actual decisions and supervise the financial and fund management in the working process, so that the financial personnel just blindly carry out the audit work of funds in the work, which reduces the accuracy of financial information.

2.4 Hospital Financial Management B2C e-Commerce Internal Control System Still Needs to Be Improved

The establishment of a good financial internal control system not only helps to improve the efficiency of hospital financial management operations, but also greatly improves the safety of funds and guarantees the reliability of financial information (Dong-Xu at el., 2019). However, the B2C e-commerce environment of the hospital financial internal control system more deficiencies: First, the implementation of the hospital internal control system is not strong enough. In the e-commerce environment, the financial management risks are increasing, so hospitals must strictly follow the internal control system to regulate financial management activities, but specifically in practice, the implementation of the internal control system is not in place, for example, the hospital managers for the financial data audit there is the phenomenon of "going through the motions"; secondly Second, the internal control lacks corresponding accountability and follow-up evaluation mechanism. Internal control is an inevitable requirement for the development of e-commerce mode, but the lack of assessment mechanism for the internal control system in hospitals.

2.5 Hospital Financial Management Network Security Technology Needs to Be Improved

Although the rapid development of e-commerce economy has driven the accounting information system with Internet technology as the core, which has greatly improved the level of hospital financial management work and realized the centralized management of financial data, but at the same time the development of accounting information system has also created many security problems for the financial work of hospitals: First, there are security problems of enterprise financial information in the e-commerce environment. In the past, hospital financial information was mainly stored in paper-based carriers or just stored in stand-alone systems, while with the development of e-commerce, hospital financial information is more through the Internet platform to achieve unified management, so that the openness and sharing based on the Internet platform leads to the enterprise's financial data is easy to be stolen by outside lawless elements, thus threatening the daily activities of the hospital; secondly, in the The technology applied in the hospital financial management under the environment of electronic commerce has defects. Under the environment of e-commerce to do a good job in enterprise financial management requires hospitals to establish a compatible Internet technology system, but based on financial and other factors, hospitals are still inadequate in hardware investment, which ultimately leads to the existence of insecurity in hospital financial management.

3 ANALYSIS OF INFLUENCING FACTORS

3.1 PEST Analysis

From the political environment, economic environment, social environment, technical environment to analyze the development of hospital financial management.

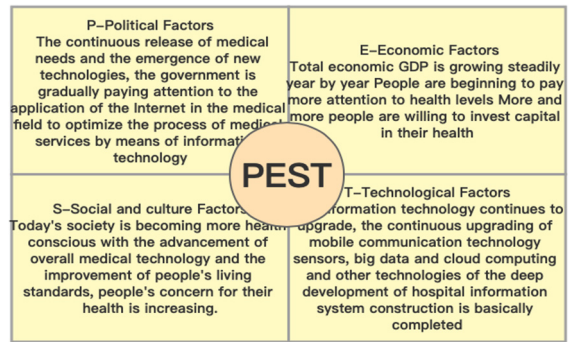


Figure 1: PEST Chart.

3.2 SWOT Analysis

	S--strength Advantages E-commerce has a very high rate of resource integration and resource allocation, with timeliness and transparency. More suitable for the development of the new era of diversified and flat management structure.	W: weakness The requirements of credit evaluation in various industries and fields have put forward higher requirements on the professional level of hospital talent team.
O: opportunity B2C e-commerce field as an emerging development industry, but also has a lot of room for development reform. Hospital financial management establishes a financial network operating system that optimizes the collaborative work of the hospital.	SO: Growth strategy Take advantage of e-commerce with high resource integration and resource allocation to make the emerging field of e-commerce financial management stronger and bigger.	WO: Turnaround strategy Take advantage of the long development history of B2C e-commerce and the characteristics of large development space to put credit construction into the agenda.
T: Threats e-commerce business transactions are no longer limited to a single physical transaction, the diversity of transaction methods also leads to increased transaction risk.	ST: Multiple business strategies 1. Use the high rate of resource integration and resource allocation in e-commerce to enhance the security and stability of transactions. 2. Use B2C e-commerce for predictive assessment of network risks.	WT: Defensive strategy 1. moderately reduce the speed of e-commerce development, so that the financial needs fit as much as possible. 2. improve the quality of e-commerce financial management staff capacity, increase the risk defense capability.

Figure 2: SWOT Chart.

4 ANALYSIS OF HOSPITAL FINANCIAL MANAGEMENT MODEL UNDER B2C E-COMMERCE ENVIRONMENT

4.1 Hospital Fixed Assets Management Model

Combined with the new "Hospital Financial System", the PDCA management model of hospital fixed assets is proposed. It consists of four parts: design link (Plan), implementation link (Do), check link (Check), and action link (Action).

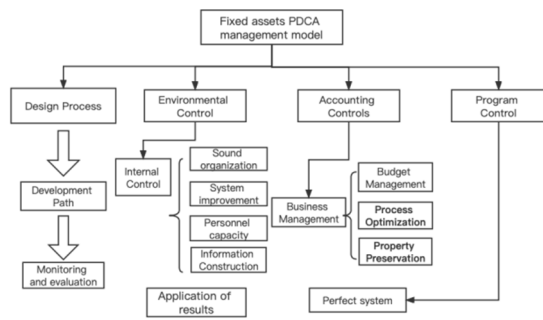


Figure 3: Hospital Fixed Assets Management Model.

4.2 Digital Economic Information System for Hospital Financial Management

The hospital financial information management system includes four sub-modules: outpatient charge, inpatient charge, salary management, budget and accounting. Among them, the two sub-modules of outpatient charge and inpatient charge are mainly for the patient users of the hospital; the salary management is mainly for the general medical staff of the hospital; and the budget and accounting are mainly for the full-time staff engaged in financial management.

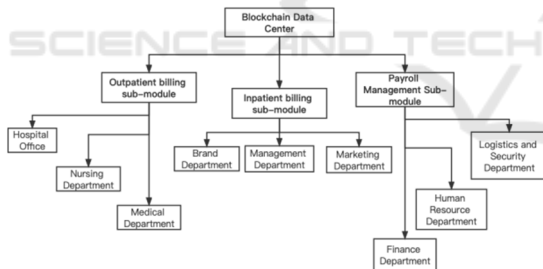


Figure 4: Digital Economic Information System.

4.3 Blockchain Financial Management Information Platform

- (1) The blockchain data center collects timely information on business activity data from all business departments of public hospitals.
- (2) The internal data clearing server and blockchain technology resource server are responsible for processing and clearing the information stored in the data center.
- (3) Blockchain financial application center mainly undertakes the role of data result application and data information storage

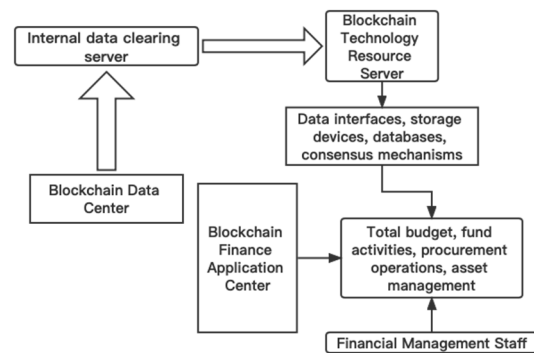


Figure 5: Blockchain financial management platform.

5 COUNTERMEASURES AND SUGGESTIONS

5.1 Establish the Risk Awareness of Hospital Operation

Financial managers should establish sufficient risk awareness for the direction of hospital operation and the use of funds in today's market-oriented economic environment. First of all, they should always pay attention to the changes of government policies and promptly remind the hospital management to formulate the operation and development direction of the hospital and adjust the operation strategy according to the policy orientation. Secondly, financial management staff should have the vision to establish a financial early warning mechanism, always pay attention to the changes in the market of medical services, and make timely feedback and response when the market changes and key factors that may jeopardize the operation of the hospital, so as to avoid the hospital management from making wrong decisions due to the lack of understanding of the market trends of medical services, which may lead to capital tension or even the breakage of the capital chain.

5.2 Cost Management Concept of Implementing the Integration of Industry and Finance

In the context of the development of domestic e-commerce and digital economy, the organic integration of production and financial work to improve the economic efficiency of operations. Should consciously introduce the management

thinking of financial integration, financial integration affects the quality and efficiency of the hospital's financial work, affects the future development of business ventures, further enhance the communication of information between business and financial personnel, open up the financial process, business processes, can make financial work deep into the hospital's medical service activities, business personnel to dig deep into the data and information provided to medical staff.

5.3 Improve the Financial Information System Data Integration Work

To make a comprehensive analysis of the current situation of hospital financial management, we must improve the data integration of the financial information system. An information system based on the aggregation and integration of financial data can be established to help transform and upgrade the financial management mechanism of the hospital. With the construction of the information system, the hospital's financial information system is no longer just a single data management platform. By establishing a financial data information system, it can accomplish the goal of data integration, enhance the ability of data aggregation and integration, effectively improve the efficiency of financial management work, help staff to more conveniently obtain the information they need, make financial management and medical service work more coordinated, and promote the integration of hospital information system and data integration work.

5.4 Improve the Level of Hospital Financial Management Information Construction

To strengthen the construction of hospital financial management personnel, when hiring, firstly, strictly review the professional skill level of job seekers, and after joining, organize regular training activities for financial management staff, in which the actual situation of the hospital is introduced in detail to facilitate financial management staff to understand the characteristics of hospital financial management, and also enhance the familiarity of financial management staff with hospital business through the system of rotation training. Hospitals can also exchange talents with medical units with good financial status, send key training management talents to advanced units for business training and

learning, or invite experts to the hospital for business guidance and problem analysis to effectively improve the working ability of their own financial management staff.

5.5 Improve the Management Ability and Professional Quality of Hospital Financial Complex Talents

Hospitals are organizations with public welfare, and obtaining economic benefits is not their only business purpose. At the same time, obtaining economic benefits is the basis to ensure its normal operation and development. Therefore, in order to balance the responsibility of obtaining economic benefits and fulfilling obligations of hospitals, it is necessary to improve the management level of hospital finance and strengthen the ability to use big data technology (Wang, F et al., 2017). Therefore, it is necessary to build a professional modern financial management team and recruit high-quality comprehensive financial management personnel, and to improve the management level and information technology processing ability of the hospital's financial management personnel. At the same time, it is also necessary to provide training for these professional financial management talents, establish a performance appraisal mechanism, improve the motivation of employees, provide timely feedback on relevant information, provide security for hospitals to carry out medical service work under the premise of following the market law, and balance the relationship between the requirements of hospitals for economic benefits and the social responsibilities they should fulfill.

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