Abstract: The emergence of a new generation of information technology represented by big data, artificial intelligence, and mobile internet marks the arrival of the era of big data-driven digital economy. In the era of digital economy, enterprises face greater financial risks and need to constantly break through and innovate existing management models. Through the construction and linkage of industry-finance integration, enterprises can fully grasp market demand and continue to adjust. The article starts from the significance of industry-finance integration in the digital economy, and combines with the problems of low information infrastructure level, low business and financial process, weak internal organization and human technology, and poor information communication in the process of industry-finance integration. It puts forward ideas and ideas for industry-finance integration, and hopes to provide reference and reflection for the industry-finance integration of companies in the digital era.

Keywords: Digital Economy; Industry-Finance Integration; Problems; Countermeasures

1. Introduction
The advent of the era of digital economy has promoted the development of economic form from industrial economy to knowledge economy. While improving the efficiency of social resource allocation, it also puts forward higher requirements for the digital transformation of enterprises and the processing capacity of big data. Traditional financial management mode has been unable to meet the requirements of the enterprise high-speed development, industry wealth fusion as a new product of digital economy era, in the strategic and tactical level, not only can linkage business and financial, promote enterprise efficiency growth and value level, also help enterprises to accurately grasp and meet the market demand, prevent and deal with financial risks, promote the sustainable and healthy development of enterprises[1]. Under the background of digital economy, enterprises in all industries have begun to attach importance to and actively promote the integration of industry and finance, and have made a lot of efforts to improve the management system of industry and finance integration, information system construction, and the investment of human and financial resources, and have achieved remarkable results. However, in the process of construction, some existing problems are gradually exposed, and it is necessary to improve and improve them accordingly.

2. The Significance of the Integration of Industry and Finance in the Context of Digital Economy

2.1 Connotation of the Integration of Industry and Finance
As the name implies, the integration of industry and finance is the organic integration of finance and business, including not only the integration of business information and financial information, but also the integration of the behavior process of business and financial departments, and the integration of business value and financial value [2]. This requires financial personnel to grasp the financial objectives and understand the operation of the enterprise, take the initiative to go deeply into the enterprise's R & D, production, sales and supply chain and other business processes, and provide services to the business department while implementing business control. The work of financial
personnel is no longer the post-accounting and supervision of business, but can predict the front desk business in advance from the perspective of value, calculate the performance of business activities, and feedback these important information to specific business personnel, so as to provide reference for their actions, and play the role of strategic consulting experts [3]. Through the extension of finance to the front end of the business, the boundary between the two can be opened up, and the full integration of business pulling finance and financial supporting business can be realized.

2.2 Significance of the Integration of Industry and Finance

Promoting the integration of industry and finance is not only an important performance of the national development strategy, but also an inevitable trend of modern enterprise management, which can promote the fine management of enterprises, improve the efficiency of enterprises, prevent business risks, improve the competitiveness of enterprises and maximize the value.

2.2.1 Improve cost control efficiency

Promoting the integration of industry and finance can enable enterprises to understand business events deeply in business departments, comprehensively analyze all production, operation and management links of enterprises, realize real-time monitoring of business project progress, fund balance and use of financial conditions, supervise normal business expenses and unreasonable waste, and provide corresponding optimization strategies according to the development of each link[4]. On the basis of ensuring the authenticity of the information received by the financial department of the enterprise, reorganize and optimize the business workflow, help the enterprise reduce costs and increase efficiency, and improve the level of financial management of the enterprise.

2.2.2 Improve the level of internal control and supervision

The increasingly detailed division of labor within modern enterprises helps to improve the professional ability and level of enterprise departments, but at the same time, it is easy to separate the functions of various departments and lack of communication, leading to the gradual decline of enterprise management efficiency and affecting the economic benefits of enterprises. Business departments simply conduct business learning without strengthening the effective connection with other departments, which will make it difficult for them to use financial data to guide business, and it will not be able to combine financial policies to maximize the development of enterprise economic value. At the same time, the lack of participation of the financial department in the enterprise development planning and management leads to the lag of financial information, which affects the play of the financial supervision function of enterprises. Therefore, it is necessary to strengthen the integrated development of enterprise industry and finance to achieve the effective improvement of internal control and supervision management level.  

2.2.3 Improve the ability of enterprise risk prevention and control

The promotion of the integration of industry and finance helps enterprise managers realize collaborative management and data integration with the help of big data technology and platform, transform financial expertise into an important support for business and operational decision-making, grasp the authenticity, accuracy, rationality and security of data, effectively monitor process risks, improve data processing efficiency, and strengthen the analysis and control of business content. It is easier to find risk matters, and timely transfer and report to business departments and management, which is conducive to extending risk control from the end of the business to the front end of the business and business process, better risk early warning, and then improve the ability to prevent business risks and financial risks, and create a good operating environment for enterprises.

2.2.4 Improve the speed of enterprise transformation and upgrading

In the era of digital economy, sharing economy is bound to become the general trend of market economy development. The implementation of industry and financial integration mode helps enterprises to connect the management departments, business departments and financial departments with the help of big data technology, promote the development of business digitalization and
financial management, or combine the digitalization of the management mode, and give play to the hidden resource value[5]. The managers realize the function of financial management accounting through the integration of industry and finance, and become the information hub in the development of the enterprise, running through the whole operation links and departments of the enterprise. Financial and business information effective contact, the formation of a perfect data information database, and can manage personnel development decision to provide necessary information support. To strengthen the scientific application of digital and information technology for the enterprise business personnel at the forefront of the market, so that they can master the latest financial policies, and starting from the financial policies, lead the enterprises to set foot on the road of high-speed digital transformation and development.


3.1 The Enthusiasm of Managers for the Integration of Industry and Finance is not High
Due to the different nature and functions of the work of the business department and the finance department, the objectives of attention are not the same. Business department personnel focus on the realization of business and the completion of business indicators, such as the signing of orders, the increase in the number of customers, the improvement of sales performance, etc., and lack the awareness of cost and benefit, compliance awareness and risk awareness [6]. The financial department is concerned about the data results such as the compliance of rules, the input-output ratio, and the ratio of risk and return. It lacks the understanding of the business process and essence, and the inconsistency of management positions and objectives leads to the lack of understanding of the importance of the integration of industry and finance and low enthusiasm for participation. In addition, the organizational structure of enterprise pyramid also seriously affects the efficiency of information transmission between departments, resulting in the lack of cultural foundation for the integration of enterprise industry and finance, and the awareness of integration needs to be strengthened.

3.2 Inefficiency of Business and Financial Processes
In the era of digital economy, the business forms of enterprise operation and production are more complex. The management mode attaches importance to the needs of business development in the design link and ignores financial management, so that some business information and financial information cannot be transformed and shared with each other, and cannot be effectively applied in the budget management and the analysis and control process during and after the event [7]. The existence of the relatively solidified business and financial process makes the previous responsibilities of the business department limited to completing the established goals, and the approval process of reporting various businesses greatly reduces the overall operation efficiency of the enterprise. In process reengineering, financial personnel are not fully involved, and individual financial processes are limited to accounting, not deep into business activities. There are almost no financial personnel involved in the front-end business process, which hinders the implementation of industry and financial integration. Some enterprises lack diversified information transmission channels, and information transmission often lags behind, which makes decision-making departments unable to obtain information and deal with problems in time, and the best time for decision-making is delayed, resulting in decision-making losses.

3.3 Lack of Talents Integrating Industry and Finance
The premise of the integration of industry and finance is that the enterprise has high-quality interdisciplinary talents who understand both finance and business. However, in the actual work, the combination of industry and financial talents is also the most missing in most enterprises to promote the integration of industry and financial work [8]. In practice, business and financial staff are accustomed to the inherent working mode and way of work.
in the past, and lack the awareness of change and the spirit of active learning. They believe that the application of this new thing, the integration of industry and finance, will inevitably increase the workload of their respective departments, and there will be a certain conflict between departments. Most financial personnel do not understand the specific business process, let alone grasp the financial risk of enterprises; Business personnel do not want to think about the internal logic of the integration of industry and finance, but also worry that it is easy to expose the lack of business management ability and drawbacks, which is difficult to play the management effect of the integration of industry and finance, invisibly increasing the internal consumption rate of the enterprise, affecting the development of the integration of industry and finance model. The use of new technology to promote the integration of industry and finance needs to speed up the problem of talent transformation. The lack of compound talents also leads to the inability of enterprises to establish professional financial teams for the integration of industry and finance, which adds a lot of unnecessary difficulties and obstacles to the process of the integration of industry and finance.

3.4 The Level of Information Construction is not High

The integrated development of industry and finance is inseparable from the rapid development of information technology. In a sense, information technology is the core technology of the integrated development of industry and finance. The organic combination of financial data and business data under the integrated development of industry and finance is highly dependent on the information platform, but at present, there is still a gap between the level of information construction of each unit and the requirements of the integrated development of industry and finance. Mainly reflected in, first, the information platform update speed is slow, modern information development is changing with each new day, there is often "their own has not been built", "others have been updated" situation, information platform replacement speed is slow. The second is the cross-compatibility of systems between various departments. The financial department has the system of the financial department, the material department has the system of the material department, and the sales department has the system of the sales department, which are incompatible with each other, affecting the transmission and sharing of data and restricting the integrated development of industry and finance.

4. Improvement Strategies for the Integration of Business and Finance Under the Background of Digital Economy

4.1 Improve the Unified Understanding of Enterprise Industry and Financial Integration Cognition

As mentioned above, the integration of industry and finance is conducive to the ultimate realization of the strategic objectives of enterprises and the maximization of corporate value. However, the changes brought by the integration of industry and finance to the enterprise usually have a high degree of concealment, and the enterprise management is generally difficult to clearly identify, especially easy to be ignored. In the era of digital economy, it is the cornerstone and key to promote the integration of industry and finance to strengthen the cultivation of consciousness and change of management concept [9]. First of all, enterprise management must have a correct understanding of the importance of the integration of industry and finance and attach great importance to it. This is the basic premise of good integration of industry and finance. Senior enterprise leaders take the lead in vigorously promoting the integration of industry and finance, calling on all enterprises to participate in the transformation of traditional financial thinking and business management concepts, and fully support the in-depth reform of industry and finance. Secondly, the enterprise departments should also strengthen effective communication, establish a sense of cooperation between departments, ensure that in the enterprise development and construction projects, the data information between the departments is transparent, effectively shorten the docking time between departments, and give guidance and adjustment according to the actual situation. In addition, enterprises should also provide a
good development environment for the integration of industry and finance. Enterprise managers should create a relatively perfect operating environment for the integration of industry and finance, constantly improve the correct understanding of enterprise managers for the integration of industry and finance, and actively call on more staff to participate in the establishment of the integration of industry and finance management model, and form a positive development atmosphere within the enterprise. Enterprises should regularly carry out training on the integration of industry and finance, increase the publicity of the concept of integration of industry and finance, and ensure that the staff of enterprises can actively cooperate with the relevant work, so as to form a good environment for the integration of industry and finance.

4.2 Improve the Efficiency of the Business and Financial Process
Under the influence of digital economy, the key is to optimize the business financial process to improve the effectiveness of industry and financial integration. Enterprise financial personnel should go deep into the whole process of the business, such as contract negotiation, performance analysis and other affairs, with the help of accurate judgment, to explore the financial data information of various financial reports [10]. In the reshaping of the business process, the corresponding risks should also be strictly controlled and adjusted based on the dynamic business process, so as to lay a foundation for the smooth promotion and implementation of the integration of industry and finance. At the same time, the implementation process should also focus on the information and data transmission process, the implementation of the corresponding transformation and adjustment work. After the implementation of the information process optimization, the traditional accounting data is taken as the object of standardized processing, that is, into the data supporting the information system processing, to improve the processing efficiency.

4.3 Strengthen the Construction of Talent Team Integrating Industry and Finance
The gradual implementation and good operation of the integration of industry and finance requires the formation of a professional team of talents who are responsible for project promotion and continuous improvement. First of all, it is necessary to strengthen the training of existing personnel, using a variety of platforms and ways to strengthen personnel training and improve financial work ability; Secondly, the introduction of high-quality professionals, from outside the introduction of professional talents in the integration of industry and financial development, for the enterprise's integration of industry and financial development into fresh blood; Finally, financial personnel should strengthen the learning of business work, take the initiative to break the work boundary, actively invest in various business work, give full play to the professional advantages of financial personnel, assist the business department to carry out product sales and cost analysis, and optimize the performance of the business department. Financial staff should take the initiative to learn comprehensive knowledge, strengthen the research and analysis of various data, and find out the source of profits and risks of enterprises, so as to provide reliable data support for the management of enterprises.

4.4 Use Digital Means to Build a Communication Platform
This requires enterprises to use modern digital means to establish a unified information system, build an information communication platform, unify the standards and caliber of data statistics, update and establish a shared database in real time, and achieve the integration of industry and finance in data. In the era of "big wisdom moving cloud", the level of information technology is crucial to the operation and development of enterprises. In order to effectively promote the integration of industry and finance, it is necessary to break through the islands of information communication between various departments and build the integration database of industry and finance. First of all, it is necessary to establish a real-time updated dynamic information system to realize the horizontal sharing of financial department information and business department information, and organically combine financial management system, material procurement system and
contract management system to ensure mutual compatibility among all systems. Each data is shared with each other to ensure the real-time and accuracy of the data, and to provide practical and reliable data support for the decision-making of enterprise management; Secondly, it is necessary to strengthen the data collation and analysis, record, classify and manage the financial data and business data of the enterprise in different periods in detail, ensure the vertical comparability of the data, and provide reference for the decision-making of the enterprise management. Finally, accelerate the upgrading speed of information construction, firmly grasp the pulse of information development, ensure that we always stand at the forefront of contemporary information technology, organically combine modern science and technology with the integration and development of industry and finance, and give full play to the power of science and technology.

5. Conclusions
To sum up, the integrated development of industry and finance under the background of digital economy is not only the requirement of the transformation and development of financial personnel, but also the general trend of improving the quality and efficiency of enterprise financial management. In order to improve the order and stability of their own operation and development, enterprises need to deeply understand the necessity and significance of the integration of industry and finance, deeply and comprehensively analyze the problems existing in the integration of industry and finance, and actively improve the integration of industry and finance from the aspects of integration of thought and understanding, integration of talent training, and improvement of information communication. Effectively improve the level of integrated development of enterprise industry and finance, so that enterprise management has always developed towards higher quality, higher level, higher efficiency and development direction.

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