

摘 要

中小微企业具有数量多涵盖面广的特点，是我国经济发展的重要源泉，在我国经济发展中扮演着非常重要的角色，它们是推动国民经济增长和社会生产发展的重要力量。但融资渠道匮乏和融资成本超出承受范围使其陷入困境，限制了发展，因此优化中小微企业的融资环境尤为重要。中小微企业的融资方式还是以外部融资中的银行信贷为主，但由于企业和银行等金融机构之间存在信息不对称的问题，企业融资过程受阻，而征信是缓解这一问题的有效手段。

随着大数据等技术大范围普及与推广，征信体系的发展也随之逐渐完善。通过大数据等技术，征信机构可以更加全面和准确地收集、整理和分析海量数据，能更好地评估个人或企业的信用状况，识别潜在的信用风险，从而为金融机构提供更可靠的信用评估服务，为金融行业的风险管理和信贷决策提供了更加强大的支持。但同一企业主体的交易等信息分散于不同机构，导致金融机构难以对企业进行完整画像，银企之间的信息不对称难题始终存在。近些年来，全国各地都开始搭建以大数据征信为基础的地方信用信息服务平台，对于打破社会主体信息不对称和“信息孤岛”起着关键作用，也成为解决中小微企业融资难题的新突破口。所以因地制宜发展地方征信机构和建设地方征信平台，充分利用大数据征信的优势，是实现这一目标的有效途径。各地方征信平台是将本地区政府部门、金融机构等在履行公共管理职能时所产生的信用信息进行数字化采集、加工和整合，实现信息互联互通的共享平台。地方征信平台能够因地制宜地匹配地方中小微企业的实际贷款需求，提升地方中小微企业的获贷率。具体来说，地方征信平台能有效应对银企之间的信息不对称等问题，降低企业融资过程中的信用风险。同时，减少信息成本、降低贷款利率以及让中小微企业更轻松获取低成本资金，也是其特色所在。

本文首先对国内外有关征信发展历史和征信模式的文献进行了梳理，整理了各国大数据技术在征信中应用的相关研究。随后以江西普惠征信公司为例，对地方征信机构发展应用大数据征信的动因和可行性进行分析，对大数据征信在征信数据管理、征信产品开发和提供征信服务当中的应用进行整理。接着通过分析大数据征信在江西地方征信机构中应用带来的实际效果，发现大数据征信的应用能提升银行等金融机构金融产品营销拓客的精准度，并提高审批效率和准确性以及降低不良客户的比例。同时大数据征信的实施丰富了征信机构的数据库，数据资源的持续完善，减轻了银行和其他金融机构在获取中小微企业信用信息方面的困难。此外，通过向省内接受过平台融资帮助的中小微企业发放满意度评价问卷的方式，相对客观地评价机构和平台提供的征信服务效果；另外本文通过问卷数据进行回归分析，挖掘出地方征信机构在实施大数据征信时以及金融服务平台在未来建设过程中需要关注的重点。

最后结合成效分析和专家访谈记录等相关资料，梳理了江西省地方征信平台的优势

和仍存在的问题，总结了大数据征信在服务普惠金融中的经验和需要关注的事项。对于地方征信机构来说，继续抓牢数据这一核心资产，丰富相关金融产品和服务，培养“金融+技术”的复合型人才，结合地方特色因地制宜是发展好大数据征信的关键。通过大数据征信在江西地方征信机构中的应用研究结果，可以给其他地方征信机构提供成功经验，从而进一步扩大普惠金融的覆盖面，给予本土中小微企业更多的融资帮助。同时，还为政府和银行等金融机构提供优质服务，从而进一步优化我国整体征信环境，助力宏观经济在后疫情时代尽快复苏和平稳增长。

关键词： 大数据征信； 地方征信平台； 中小微企业； 信息不对称

Abstract

Small and medium-sized enterprises (SMEs) have a large quantity and wide coverage, serving as an important source of China's economic development and playing a crucial role in the country's economic progress. They are a significant driving force behind national economic growth and social production development. However, the lack of financing channels and the excessive financing costs have put them in a predicament, limiting their development. Therefore, optimizing the financing environment for SMEs is particularly important. The main financing method for SMEs is still bank credit in external financing, but due to the problem of information asymmetry between enterprises and financial institutions such as banks, the financing process for enterprises is obstructed, and credit reporting is an effective means to alleviate this issue.

As big data and other technologies have become more widely used and promoted, credit reporting systems have steadily improved. Credit reporting bureaus are able to gather, arrange, and evaluate vast volumes of data more thoroughly and precisely thanks to technology like big data. This makes it possible to analyze creditworthiness of people or companies more accurately, identify possible credit risks, and offer financial institutions more dependable credit assessment services. Additionally, it offers the financial sector more robust assistance for credit decision-making and risk management. However, multiple institutions have disparate information on the same corporate entity, which makes it challenging for financial institutions to compile a comprehensive picture of the company. Information asymmetry between banks and businesses is still an issue. Nationwide, big data credit reporting has led to the establishment of local credit information service platforms in recent years. They have become a new breakthrough in tackling the funding issues faced by SMEs, and they have the ability to break down "information islands" and information asymmetry among social entities. To effectively accomplish this aim, local credit systems and agencies should be developed in accordance with local conditions, and big data credit reporting's benefits should be properly utilized. Local government agencies and financial institutions produce credit information, which local credit platforms digitally gather, analyze, and integrate as part of their public management duties. These platforms facilitate information interconnection and sharing. Local credit platforms can tailor their services to match the actual loan needs of local SMEs, thereby improving their loan approval rates. Specifically, local credit platforms can effectively address issues such as information asymmetry between banks and enterprises, reducing credit risks in the financing process. At the same time, they reduce information costs and lower loan interest

rates, making it easier for SMEs to access low-cost funds, which is their distinctive feature.

The article first reviews the development history of credit reporting at home and abroad, as well as the literature on credit reporting modes, and organizes relevant studies on the application of big data technology in credit reporting in various countries. Taking Jiangxi General Credit as an example, the motivations and feasibility of developing big data credit reporting by local credit institutions are analyzed, along with the application of big data credit reporting in credit data management, credit product development, and providing credit services. The article then analyzes the actual effects brought by the application of big data credit reporting in local credit institutions in Jiangxi, finding that it can enhance the precision of marketing and customer expansion for banks and other financial institutions, improve approval efficiency and accuracy, and reduce the proportion of bad customers. At the same time, the implementation of big data credit reporting enriches the database of credit institutions, continuously improves data resources, and alleviates the difficulties faced by banks and other financial institutions in obtaining credit information for SMEs. Furthermore, through distributing satisfaction evaluation questionnaires to SMEs in the province that have received platform financing assistance, the article objectively evaluates the effectiveness of credit services provided by institutions and platforms. Additionally, regression analysis is conducted on questionnaire data to identify key areas that local credit institutions need to focus on when implementing big data credit reporting and in the future development of financial service platforms.

Finally, combined with the analysis of the results and relevant materials such as expert interviews, the article outlines the advantages and existing issues of the local credit platform in Jiangxi Province, and summarizes the experience of big data credit reporting in serving inclusive finance and the areas that need attention. For local credit institutions, continuing to strengthen data as a core asset, enriching related financial products and services, nurturing composite talents in "finance + technology," and adapting to local characteristics are key to the successful development of big data credit reporting. The research results on the application of big data credit reporting in local credit institutions in Jiangxi can provide successful experiences for other local credit institutions, further expanding the coverage of inclusive finance, providing more financing assistance to local SMEs, and also delivering high-quality services to the government, banks, and other financial institutions. This will further optimize China's overall credit environment, helping to facilitate a quick recovery and stable growth of the macro economy in the post-pandemic era.

Key Words: Big data credit investigation; Local credit investigation platforms; Small and Medium Enterprises (SMEs); Information asymmetry

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