

## 摘 要

近年来，大数据技术改变着我们生活的方方面面，在金融行业中有举足轻重地位的商业银行也受其影响。由于随着客户数量和以商业银行作为金融媒介的各项经营业务稳步增长，生成了大批量的交易数据，让商业银行拥有了使用大数据技术的基础，所以商业银行在互联网中的应用领域十分广泛，但是数据和数据之间存在着错综相连的关系，这也给风险管控工作带来了新的挑战，特别是作为商业银行利润中流砥柱的信贷业务，在信贷业务为商业银行收获可观利润的同时，各类风险不断向隐蔽化、复杂化、专业化的趋势演变。防范信贷风险对防范商业银行整体的金融风险有重要作用，其中审计作为防范风险的一大技术手段，可有效防范信贷信用风险，为银行稳健经营发展保驾护航。随着客户、市场信息不断增多，传统审计局限性、抽样性、非智能化的特性，导致传统审计手段的效果日趋下降，大多商业银行已意识到复杂的数据关系让审计工作难度增加，探索顺应时代发展的审计新方法，向集成化、持续性的内部审计转变是必走之路。

本文开篇对研究背景和研究意义进行了基本介绍，并将国内外各类学者专家对大数据技术应用于内部审计已有的研究进行回顾，并从信息不对称理论、信贷配给理论、个人信用风险理论介绍了商业银行信贷业务内部审计的理论基础。其次，对 G 商业银行的基本情况、审计结构、信贷业务发展规模以及当前将大数据技术应用于信贷业务内部审计流程进行了详细介绍，指出当前大数据技术的应用在 G 银行信贷审计中存在审计发展缓慢、数据采集效果未达预期，审计质量不高、审计成果运用不佳等问题，审计工作仍有改进空间。结合 G 银行信贷业务审计存在问题的原因分析，本文提出了完善大数据技术在 G 银行信贷业务审计业务应用的建议和对策，其中包括增加审计系统功能、实现风险预警功能、提高审计队伍大数据专业能力、用好内外部数据等，以提高 G 银行信贷业务内部审计水平，为信贷业务健康发展提供保障。

本文创新点在于，现有的研究方向主要是对当前某特定大数据技术如何应用于商业银行审计的研究或者基于大数据环境下商业银行内部审计的转变，对商业银行某一特定业务审计相结合的研究较少，二者结合的审计实务框架研究文献也十分有限，于是本文从大数据审计视角出发，对大数据技术应用于信贷业务内部审计进行研究，结合案例给出具体的完善对策，真实有效地分析大数据技术在 G 商业银行内部审计的应用问题并提出切实可行的改进策略，也为其他商业银行内部审计方法和模式创新提供参考。

**关键词：**大数据技术；商业银行信贷业务；内部审计

## Abstract

The era of "big data +" has quietly arrived, and in recent years, big data technology has changed every aspect of our lives, and commercial banks, which have an important position in the financial industry, have also been affected by it, and the application of commercial banks on the Internet is very extensive. First of all, with the steady growth of the number of customers and various commercial banks as the financial medium of business operations, generating a large amount of transaction data, it already has the basis for the use of big data technology, and there is a complicated relationship between data and data, which also brings new challenges to risk control work opportunities. Especially as the central pillar of commercial banks profit flow of the credit business, all kinds of hidden risks in the credit business for commercial banks to reap considerable profits also appear, to prevent credit risk on the commercial banks overall financial risk prevention has an important role, which audit as the main technical means to prevent risk, can effectively prevent credit credit risk, for the stable operation of the bank and the development of escort, with customers, market information With the increasing number of customers, market information, commercial banks to realize the complexity of the relationship of data with traditional audit has increased the difficulty of exploring the development of new audit methods in line with the times, breaking through the limitations of tradition, The shift to integrated, continuous internal auditing is a necessity.

This thesis opens with a basic introduction to the research background and research significance, and reviews the existing research on the application of big data technology to internal audit by various scholars and experts at home and abroad, and introduces the theoretical basis of the internal audit of the credit business of commercial banks from the theory of information asymmetry, credit rationing theory, and personal credit risk theory. The basic situation, audit structure, scale of credit business development, and current application of big data technology to the internal audit process of credit business of Commercial Bank G are introduced in detail, and it is pointed out that the current application of big data technology in the credit audit of Bank G has the problems of incomplete data collection, poor analyzing effect, and untimely implementation of corrective actions, and there is still room for improvement. Combined with the root cause analysis of problems in the audit of Bank G's lending operations, this thesis presents suggestions for improving countermeasures in the audit of Bank G's lending operations to improve the application of big data technology in the

audit of lending operations. Application of big data technology in the audit of Bank G's credit operations. Suggestions and countermeasures to improve the application of big data technology in the audit of credit operations. These include adding audit system functions, realizing risk early warning functions, improving the professional capacity of big data, and making good use of internal and external data, etc., so as to improve the level of the internal audit of the credit business of Bank G, and to provide guarantee for the healthy development of the credit business.

The innovative nature of this thesis may be due to the fact that, to date, the direction of research has mainly been current research on how a particular big data technology can be applied to the audit of commercial banks or based on the transformation of the internal audit of commercial banks in the big data environment, with less research having been carried out on the combined audit of a particular commercial bank activity and there being very limited research literature on the audit practice framework of combining the two based on the big data audit perspective. Applications in the internal audit of credit activities are being explored. This thesis studies the application of big data technology in the internal audit of credit activities from the big data audit perspective, provides specific countermeasures for improvement combined with cases, truly and effectively analyses the application of big data technology in the internal audit of G commercial banks, and presents practical strategies for improvement, and also provides references for the innovation of internal audit methods and methods of other commercial banks.

**Key Words:** Big data technology; Commercial bank credit operations; Internal audit

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