

摘 要

在全球化经济和数字化金融环境迅速发展的背景下，互联网技术、信息技术和数字技术快速发展，新技术和新模式的出现既给银行带来了机遇，同时也带来了挑战，互联网金融产业的迅速崛起给传统商业银行带来了一定的冲击，同时也带来了挑战，商业银行的会计内部控制成为确保金融稳定和效率的关键。如今，传统银行业务已变得越来越多元化、数字化和互联网化。越来越多的客户选择线上渠道进行转账、存款、贷款等银行服务。同时，互联网金融的兴起也对传统银行业产生影响。互联网金融可以提供更便捷、更快速的服务。为了适应新环境的变化，传统银行不得不进行全面的改革，通过数字化转型和升级，并尝试采用新的技术和系统，来提高流程效率和管理风险控制能力，而随着金融业务的日益复杂，各种风险也在不断增加。故而银行需要加强会计内部控制管理，以确保各项业务的执行符合相关监管要求。

本文选取的研究对象 M 商业银行是一家股份制商业银行，股份制商业银行相对于国有银行、城商行更为市场化，较为注重创新和效益，其会计内部控制现状也相对符合市场化要求。尽管 M 商业银行在会计内部控制方面的建设已经取得了一些成绩，但仍存在一些不足之处。本文通过对 M 商业银行会计内部控制进行深入研究，找出其存在的问题，并探求应对的措施和策略，这不仅有利于 M 商业银行自身的发展，确保银行业务运营的安全性、稳定性和可持续发展，而且可以为行业内处于类似状况的银行提供参考经验。

本研究以 M 商业银行为案例，系统分析了其会计内部控制的现状、存在的问题及其影响因素。通过文献综述、理论分析与实证调查相结合的方法，研究揭示了管理层承诺不足、风险评估机制不完善、信息系统落后及监控活动薄弱是当前 M 商业银行内部控制面临的主要问题。基于此，本文提出了一系列优化措施，研究还探讨了如何在保证合规性的同时，提高内部控制系统的灵活性和适应性。本研究的结论对于理解和改进商业银行会计内部控制具有重要的理论和实践意义。

关键词： 商业银行；会计内部控制；管理优化；风险管理

Abstract

In the context of rapid development in the globalized economy and the digital financial environment, the swift progress of internet technology, information technology, and digital technology has unfolded. The emergence of new technologies and models presents both opportunities and challenges to banks. The rapid rise of the internet finance industry has exerted a certain impact on traditional commercial banks, posing challenges as well. The accounting internal control of commercial banks has become key to ensuring financial stability and efficiency. Nowadays, traditional banking services have become increasingly diversified, digitized, and internet-based. More and more customers are choosing online channels for banking services such as transfers, deposits, and loans. At the same time, the emergence of internet finance has also impacted traditional banking by offering more convenient and faster services. To adapt to changes in the new environment, traditional banks have had to undergo comprehensive reforms by embracing digital transformation and upgrading, and by attempting to adopt new technologies and systems to enhance process efficiency and risk management capabilities. With the increasing complexity of financial services, various risks are also on the rise. Therefore, banks need to strengthen accounting internal control management to ensure that all operations comply with relevant regulatory requirements.

This thesis selects M Commercial Bank, a joint-stock commercial bank, as the subject of study. Compared to state-owned banks and city commercial banks, joint-stock commercial banks are more market-oriented, focusing more on innovation and efficiency, and their accounting internal controls are relatively in line with market requirements. Although M Commercial Bank has achieved some results in the construction of accounting internal controls, there are still some deficiencies. This thesis intends to conduct an in-depth study of the accounting internal controls of M Commercial Bank, identify existing problems, and explore countermeasures and strategies. This will not only benefit the development of M Commercial Bank itself, ensuring the safety, stability, and sustainable development of banking operations, but can also provide reference experiences for other banks in similar situations within the industry.

This study takes M Commercial Bank as a case, systematically analyzes the current situation of its accounting internal controls, the existing problems, and their influencing factors. Through a combination of literature review, theoretical analysis, and empirical

investigation, the study reveals that insufficient management commitment, an imperfect risk assessment mechanism, outdated information systems, and weak monitoring activities are the main issues facing the internal control of M Commercial Bank. Based on this, the thesis proposes a series of optimization measures, including strengthening the leadership's attention to internal control, improving risk assessment and management processes, upgrading information technology systems, and strengthening supervision and audit mechanisms. Additionally, the study explores how to enhance the flexibility and adaptability of the internal control system while ensuring compliance. The conclusions of this study are of significant theoretical and practical importance for understanding and improving the accounting internal controls of commercial banks.

Key Words: Commercial Banks; Accounting Internal Control; Management Optimization; Risk Management

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