Research on the Prevention Strategy of Accounting Risks of Commercial Banks under the New Situation

Ke Sun

Center for International Education, Philippine Christian University, Manila, Philippine.

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Abstract
Commercial banks as the settlement center of social capital activities, in the current new situation of the integrated development of the global network economy, the modern economy to the core of the development of finance, which also makes the banking industry has become the core of the entire financial recent years. China has made great achievements in the disclosure of accounting information of commercial banks, including relevant laws and regulations. Policies are issued, requiring the implementation of information disclosure. But then we should also reflect on that, “At present, China is in the new economic normal, the development of commercial banks in the process of internal and external environment has undergone major changes, which also makes commercial banks a variety of risks increased, especially commercial banks accounting risk is at a high stage”. In this situation, commercial banks need to do a good job of accounting risk prevention, accelerate the pace of promoting the reform of the financial system, and lay a solid foundation for the healthy and steady development of commercial banks.

Keywords
Commercial banks, accounting risk, prevention

Supervening the current development process of commercial banks, by strengthening commercial banks' accounting risk prevention work, we can ensure the orderly operation of commercial banks' accounting work, improve the level of commercial banks' accounting management and reduce the losses brought about by commercial banks' accounting risks to a minimum level. “This will not only enable commercial banks to adapt to the current economic development requirements, but also further increase the competitiveness of commercial banks themselves and lay a solid foundation for their healthy and sustainable development” (Li Lulu & Zhang Guofu, 2021).

1. Commercial bank accounting risk

1.1 Overview
Commercial bank accounting is a management activity of accounting, reflecting and controlling for the daily business and financial activities of commercial banks, which has the characteristics of comprehensive accounting information, direct business completion, extensive supervision and special accounting methods. Due to the complexity of the accounting work of commercial banks, this has also increased the accounting risks of commercial banks. The accounting risks of commercial banks are mainly manifested as accounting document risk, accounting risk, accounting supervision risk and accounting computerization risk. Accounting voucher risk mainly comes from
accounting personnel in the process of filling accounting vouchers with false, additional invoices, not in accordance with the requirements of various bank drafts, etc. False accounting vouchers will certainly lay financial risks to the development of commercial banks. In the actual accounting work, there are cases where the actual books and cash finances do not match and accounting details are not registered and commented on in a timely manner, accounting is superficial and the availability of accounting data is not high, which is also very likely to trigger accounting risks. The frequent economic activities in recent years have also increased the accounting workload of banks, making accounting supervision more difficult. The current accounting supervision system for commercial banks is not yet sound, and there are certain risks in accounting supervision work. In addition, in the current new situation of the popularization and application of bank accounting computerization, network security has become an important risk hazard of accounting computerization, which poses a greater threat to the financial security of the financial system. “Commercial bank accounting risk has strong concealment, suddenness, continuity and severity, etc. In the actual commercial bank daily accounting process, once the accounting personnel do not have a good understanding of accounting risk, it will certainly trigger the occurrence of accounting risk.” (Liu Juan, 2021). Moreover, the accounting risk occurs involving a large amount of money, and the time from occurrence to the end is short, which makes the accounting risk present a strong sudden characteristic. Commercial bank accounting account risk has multiple, accounting staff can not be the first time in time to find, which also makes accounting risk has a strong continuity. Once accounting risks occur in commercial banks, it will bring serious economic losses and even trigger social panic, which is not conducive to the stable operation of the social economy.

1.2 Types of accounting risk of commercial banks

In order to further prevent the accounting risks of commercial banks, we must understand that the relevant commercial banks will be Risk, as long as have a certain sense of accounting risk, commercial banks accounting risk prevention work can do it in good order. Specifically speaking, there are several main forms of accounting risks of commercial banks:

1.2.1 Risk in manual operation

Mainly accounting, savings or operator sense of responsibility is not strong and legal concept is weak and caused by the property loss. Bank accounting, as a highly professional and risky job, faces a large number of settlement Notes, cash assets, as well as close custody, seals, important blank vouchers, valuable documents, etc., the system is not The asset loss caused by sound or work omission is huge, but also makes the bank Damaged credibility.

1.2.2 Risk in accounting supervision and management

In the actual work, the accounting audit lacks effectiveness, and the audit system is nominal, flow in the form. The audit work is often because of the auditors’ perfunctory, in the relevant vouchers and account books on a chapter, unable to timely and effectively control the accounting risks, damage to the play of the audit function, did not play the audit work the substantive effect of the making.

1.2.3 Risk in internal control

Within the bank, accounting personnel at all levels have risk prevention awareness to varying degrees weak phenomenon.

1.2.4 Risk in the accounting network

On the one hand, the development of accounting computerization has promoted the standardization and rationalization of bank accounting business. High accounting quality liberates labor; on the other hand, computer cases keep emerging. The trend of simple to intelligent development is manifested as the intentional change of computer data or program tampering with the processing results, some also use the computer network to illegally modify the data to destroy the data preparation. Plate and related voucher account page and other means to implement computer intelligent crime.

1.3 The main causes of the accounting risk of commercial banks

(1) The internal control system is not sound, because of the lack of dynamic adjustment process. At present, the construction of accounting internal control system of China's commercial banks is not strong and lags behind. Especially after the promulgation and implementation of the new accounting standards, a lot of business provisions
occurred larger. But the relevant rules and regulations of China's commercial banks have not been timely revised, and the construction is not formulated. The need of business development, leading to some businesses in the actual operation of blindness, operability is not strong and so on. And the construction of internal control system of accounting supervision and control is a lack of system in uniformity, effectiveness and other issues. Although most commercial banks develop printing card three points, money accounts, regular check of internal and external accounts, post-supervision, examination and approval of important accounting matters, rotation of rest and other internal control system, the internal control system is independent, even conflict between the phenomenon, because it is easy to lead to the occurrence of various accounting risks.

(2) Audit, inspection and supervision are ineffective, and the risk control means are backward
First, the depth and breadth of accounting supervision and inspection is not enough in the accounting department of the relevant business and personnel. The supervision and inspection exist certain blind areas and dead corners, and reward and punishment means softening, the existing inspection problems are often not responsible for the people, and the law is not responsible for the public, so that the accounting supervision and inspection is a mere formality. Second, the internal audit department independence and authority are relatively insufficient. Third, the lack of communication between the accounting supervision department and the audit and supervision departments, results in the supervision overlap or a vacuum zone, which reduces the efficiency of supervision.

(3) The professional quality of accounting personnel is not high, and the awareness of risk prevention is weak
Individual commercial bank accounting personnel to the accounting settlement operation procedures and important internal control system do not familiar with, and do not understand, and the target and focus of risk prevention is vague, especially for accounting calculation. The characteristics of the understanding is not clear, the lack of accounting risk prevention awareness under the condition of computerization, the work is only full "Balance table", resulting in lax control, can not timely find risks and hidden dangers.

(4) Social change and profit-driven, easy to cause accounting risks
With the social change and the fierce market competition, the commercial banks pursue the profit as the main goal. The impulse to maximize profits is increasing, in pursuit of interests, institutions often weaken the accounting supervision function, causing the potential accounting risks of commercial banks.

2. Measures to prevent accounting risks in commercial banks

2.1 Deepen the reform of the accounting system of banks and bring into play the effectiveness of risk control
By accelerating the continuous deepening of the accounting management system of commercial banks, it can effectively play the risk control effectiveness and further enhance the overall competitiveness of commercial banks. “All along China's commercial bank accounting work is the use of centralized system unified management principle, but with the development of the times, this accounting management mode is increasingly unable to adapt to the development of the market economy, so on the basis of the principle of ensuring the truthfulness and validity of accounting information” (Li Fangfang, 2020). Legality and comprehensiveness, commercial banks can be combined with regional economic development to innovate the management system, the implementation of graded management independent accounting, can the management system of accounting work of banks at all levels should be adjusted appropriately, and the risk prevention strategy of accounting management should be actively improved, the risk awareness of accounting personnel should be strengthened, and a perfect system of early warning, detection and supervision of accounting risks should be built to further improve the ability of commercial banks at all levels to prevent accounting risks.

2.2 Construct a perfect supervision and guarantee system for commercial banks to prevent accounting risks from occurring
In the current commercial bank accounting risk prevention work, need to give full play to the role of internal audit, internal auditors in the actual work should always do a good job of risk hidden dangers, potential losses and fraud and other acts of prevention work, for each economic business to carry out serious and careful inspection. At the same time, they should also do a good job in supervising bank accounting, reasonably divide the work among accounting staff, do a good job in reviewing accounting vouchers, properly keep accounting books, and do a good job in supervising before, during and afterwards to ensure the authenticity and reasonableness of financial and ac-
counting information. As a commercial bank, it is an important part of the financial market, once accounting risks occur, it will certainly have a greater impact on the stable development of the financial market. Therefore, attention should also be paid to external financial supervision, and regulatory authorities should increase financial supervision and ensure the continuity of supervision, so as to effectively prevent the occurrence of risks.

2.3 Establish a scientific accounting system to accurately reflect the financial position and operating results of commercial banks

“In the current work of commercial bank accounting risk prevention, it is necessary to establish a financial accounting system adapted to the characteristics of commercial operation, to ensure that its hierarchy is clear and clear authority and responsibility, with the head office unified command, unified accounting and management, the branches in an orderly manner to complete the accounting work” (He Chengyang, 2020). It is also necessary to improve the commercial bank accounting information disclosure and disclosure system, specifically to improve the disclosure process of commercial bank accounting information and related disclosure content, to comprehensively reveal information related to the bank's financial position and operating results, and to report relevant bank accounting risk information in a timely manner to avoid risk occurrence or reduce losses. Strengthen the construction of network preventive measures and establish a risk early warning mechanism. Commercial banks are trading places for economic transactions, and with the application of the Internet, various risks to banks have increased dramatically, so it is imperative to strengthen network financial prevention and establish a risk early warning mechanism. Commercial banks use professional firewalls internally, establish independent accounting information, accounting, supervision and management modules, combine with big data to update business information in a timely manner to ensure that accounting information is safe and reliable, and also establish a risk early warning mechanism, according to the scientific nature of big data information, establish a flexible risk early warning mechanism to achieve accounting risk early warning, reporting, supervision, tracking and monitoring, and take timely measures to deal with various accounting risks, effectively improving the quality of the bank's accounting management.

2.4 Strengthen the job training of employees

Improve the quality of business teaching according to the material, teaching according to the post, distinguish the pre-job accounting staff, various levels of tellers, general accounting and business office managers and other levels, the implementation of differentiated training, clarify the different levels of accounting staff knowledge mastery requirements, use the limited time to master the post should know should know professional knowledge. Basic business institutions focus on strengthening the basic knowledge, basic skills and basic operation of accounting staff training. The accounting business management department focuses on strengthening accounting staff's mastery of new business, new systems, business operation procedures, anti-counterfeiting of bills, regulatory policies, major business risk points and control measures and methods, etc., to unify the understanding and grasp of systems in each branch, improve the level of business operation and the ability to identify and control risks, and prevent the occurrence of problems such as imperfect procedures or irregularities due to rusty business.

References